

THE SATURDAY EVENING POST

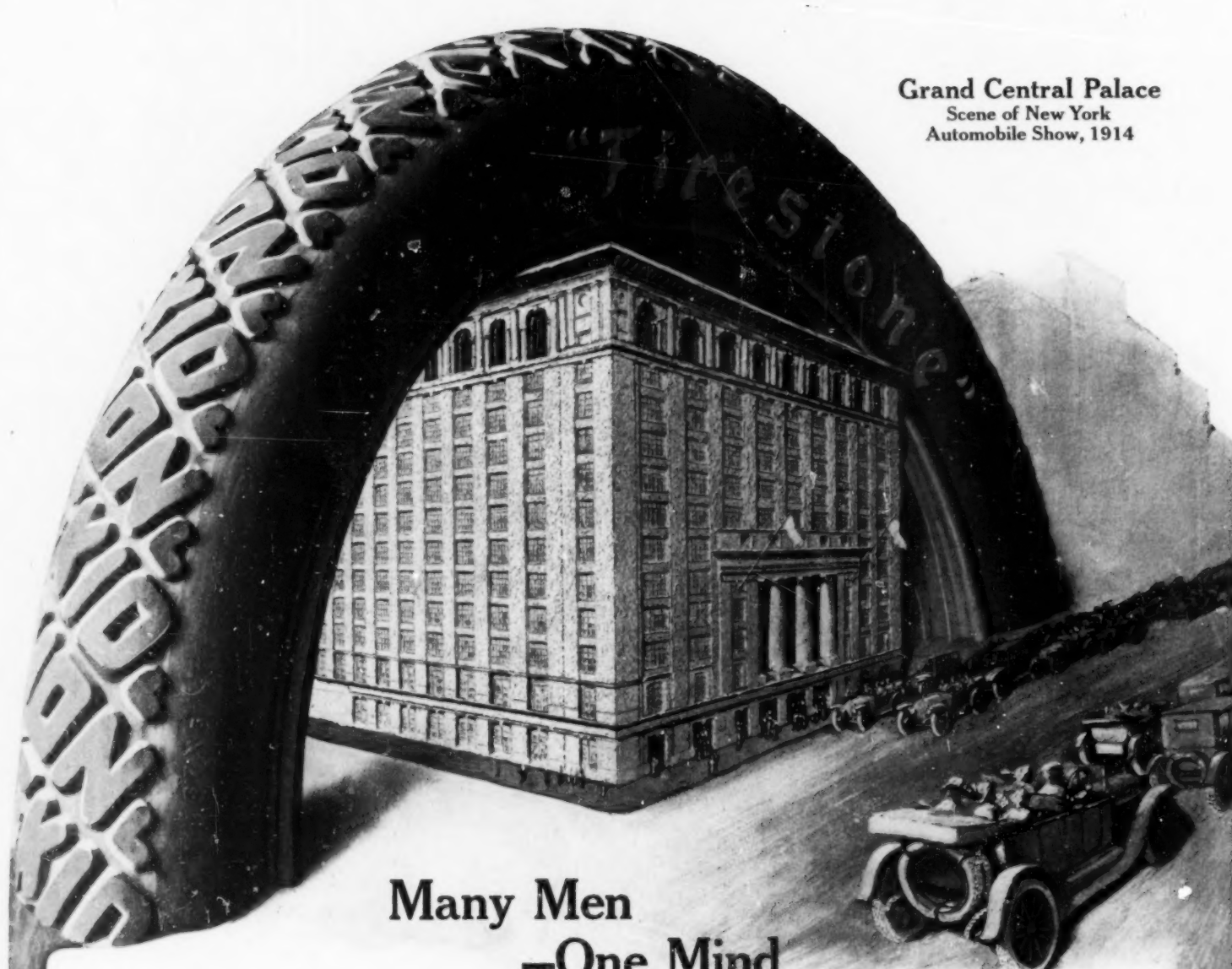
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JANUARY 3, 1914

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Our National Extravagance—By Senator Burton



Grand Central Palace
Scene of New York
Automobile Show, 1914

Many Men —One Mind

However much car buyers at the New York Automobile Show may differ as to the merits of their favorite cars, we are safe in predicting a general demand for Firestone Tires.

The motoring demands of these "Many Men" will be as diverse as the wide territory they represent, but extremes of heat and cold; mountains and mud;

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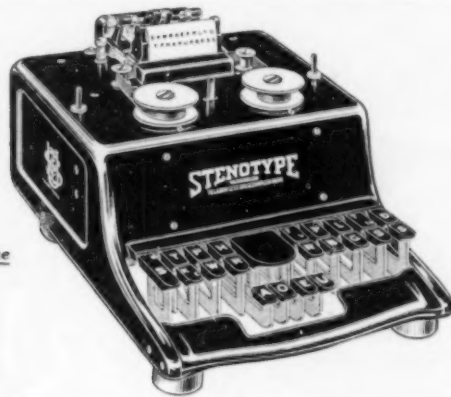
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The Machine Way in Shorthand vs. the Hand Way

The Shortened Road To Success

Here is the story of "the shorthand machine" which does away with all the confusion of shorthand—a machine called *The Stenotype*. It makes average writers write 50% faster and with 100% more accuracy than the same writers could write in shorthand.

It writes what is called *Stenotypy*—not shorthand. Some call Stenotypy "the shortened shorthand." For Stenotypy is twice easier to learn to write and read than shorthand. It is merely a system of simplified English spelling with the silent letters dropped—the easy phonetic spelling of sounds, written in simple, plain, alphabet type.

Yet it took W. S. Ireland, an expert Court Stenographer, more than nine years to devise it—and arrange a key board for a machine that would write it.

Now a \$1,750,000 concern builds this machine—a machine that weighs but eight pounds—and a machine that is quiet even

when the keys are worked at a rate that would write 1,000 words per minute!

11,000 people are today writing on it—are successful Stenotypists in business. And thousands of students are now learning to write Stenotypy in 315 Leading Business Colleges.

Yet, 18 months ago, not a single one of these young men and women had ever laid eyes on the Stenotype!

But this is the way in business—the way in everything in life—the Machine Way will always supplant the hand way when it means more accuracy and greater speed. Business can't wait for the slower method when a faster serves twice as well.

So from now on it is *Stenotypy* vs. shorthand. Don't enroll for shorthand until you know the vital facts about *Stenotypy*, and decide which you want to take.

Your first steps in business are the all-important steps. See that they don't go wrong.

Many words don't even need to be shortened, for the Stenotype averages a word a stroke. The word "starts," for instance, is written with one stroke, and appears in your notes plainly, "S-T-A-R-T-S."

Stenotypy covers our entire language completely. There is no word, figure, or mark of punctuation that the Stenotype cannot write.

No Memory Work—No Puzzles

You yourself can learn to read Stenotype notes easily and without even knowing how to write Stenotypy. And any one who can read Stenotype notes can transcribe any Stenotype notes, regardless of who wrote them, without hesitation, whether transcribed the same day or a year after they were taken down.

This means that all Stenotypists can transcribe letters faster—can get more and better mail out in a day. And do it without the mental strain and worry occasioned by poorly written, puzzling shorthand.

This gives you confidence, makes you do your best work, and your best work brings more money.

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Business men are now seeking Stenotypists—business men who know of their higher efficiency. So a Stenotypist secures a better position.

But regardless of that, when you finish your course in Stenotypy you receive a Certificate of Efficiency signed by the officers of the Stenotype Company, a concern capitalized at \$1,750,000, as an added help to these positions.

And you are coached by the Stenotype Company, after you have located, in the best methods to insure rapid advancement. Business men welcome this help that we give you. It makes for the higher standards of efficiency that they want in their employees.

We see that you get it because we're selling a Service, as well as a machine. And, because we regard this Service as highly as we regard our machine, we take double care to see that only the Best Schools are allowed to teach you Stenotypy.

Mark the Coupon

The question now is—Stenotypy or shorthand? Type-writers now do what millions of men used to do in longhand. For machine work will always displace handwork when it means more accuracy and greater speed.

And the Stenotype in stenography must displace everything else that means a less efficient result. So mark the coupon below and learn all about Stenotypy.

We'll send you in return a card of introduction to the head of a prominent, leading Business College who will demonstrate Stenotypy in full and show you how you can write on this machine. You'll see whole classes writing on it. You'll see the great interest they show in their work. Bring your father, or mother, or a friend who knows shorthand. There is no obligation. You don't have to enroll. The card when presented tells the School Head just what you want to see.

Mail the coupon today, no matter where you live.

THE STENOTYPE COMPANY

402 Penna. St., Indianapolis, Ind.

Please send me at once card of introduction to the Business College in my city which teaches Stenotypy and will demonstrate the Stenotype for me.

This, of course, does not obligate me in any way.

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☐ If you want only the Stenotype Books about Stenotypy, mark a cross in this square. They are FREE.

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Graduate Stenotypists are getting better salaries to start by 25 to 50 per cent than beginners in shorthand.

For Stenotypists bring to the business man a higher efficiency than the beginner in shorthand. And business men pay for this higher efficiency.

Your development on the Stenotype is faster, so your advancement in business comes quicker through Stenotypy.

The best positions in every line are opening to Stenotypists as fast as the business men see what they do.

And the demand for Stenotypists already far exceeds the available supply. That's another reason why Stenotypists today are being offered a premium price for their services.

22 Keys or Hundreds of Characters?

In Stenotypy you learn no curves, circles, dots and dashes, meaning one thing above a line, another below, and still another when written on that line. You practice no difficult shadings or long and short strokes for months. You simply press keys—keys stamped with plain English letters—letters you learned when you first went to grammar school.

So learning Stenotypy isn't like trying to master a new, unfamiliar language. It is mostly a case of learning merely to write on a machine—to write simple, plain English which is shortened for speed.

The STENOTYPE

Weight
Only 8 Lbs.



The
Factory

at
Indianapolis

To Business Men

Stenotype Speed, Stenotype Accuracy and Stenotype Legibility mean more and better letters per day—higher efficiency. The perfectly legible printed notes do away with: "Mr. Smith, what did you say here?" Nothing to worry about when one Stenotypist has more letters than she can turn out tonight. Let other Stenotypists "sail in" and help transcribe these notes. Stenotypists are producers right from the beginning. When Stenotypists apply to you, see what they can do.

To Parents and Guardians

You owe it to the young men and women in your care to investigate the superior opportunities that Stenotypy opens to them. Go see this machine. See students write on it. Write for the name of the nearest school where Stenotypy is being taught.

To Shorthand Writers

You, above all, should learn about Stenotypy and compare it with your system. You know shorthand and its limitations. See what The Stenotype can do.

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Emily's White Cake

(By Kate B. Vaughn)

1½ cupfuls sugar	.05c.
½ cupful Crisco	.04½
1 cupful water	.00
Whites of 3 eggs	.10
3 cupfuls flour	.03
3 teaspoonfuls baking powder	.01
1 teaspoonful salt	.01
1 teaspoonful flavoring	.01
Total	.24½c.

Cream Crisco, add sugar and cream together. Sift dry ingredients and add alternately with water. Add flavoring, beat mixture thoroughly, and last fold in stiffly beaten whites of eggs. Grease cake tin with Crisco, pour in cake mixture and bake in a moderate oven for 15 minutes. Note: Cream Crisco and sugar more thoroughly than you would butter, as there is no moisture in Crisco to dissolve the sugar. Use level measurements.

Use your favorite icing.

This cake will weigh when baked about 2½ pounds. The very best cake usually sells for 40c per pound. Figuring on this basis, this cake would cost, baked, \$1.00. You can bake it for 24½c—a saving of 75½c.

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Our National Extravagance

By Senator Theodore E. Burton

OUR population has been multiplied by twenty-four since 1790—our appropriations for the current year are three hundred and sixty-six times as great as in 1790. We spend more in one day now than we did in one year then. Twenty years ago the people read with general indignation that during the two years of its existence the Fifty-first Congress had appropriated a billion dollars. Speaker Thomas B. Reed in his inimitable manner sought to turn aside the criticism with a jest. "This is a billion-dollar country," he answered. The people smiled for a moment at the witticism, but voted his party out of power. For the last four years, however, we have

Not least among the melancholy legacies that struggle has bequeathed to the succeeding generation is the tendency to think in enormous figures, a certain heedlessness of waste and indifference to certain forms of scandal and matters of public reproach. The public mind had become adjusted to enormous annual budgets, while the halo of patriotism served to dull the conscience and excite the popular imagination. With this tendency and the added interest charges on our enormous public debt, the annual expenditures during the ten years succeeding averaged \$261,530,000. In the last decade of the nineteenth century the average of our annual expenditures jumped to over four



appropriated that billion dollars annually—double the amount that inspired the bitter criticism of the Reed Congress; and yet today we seldom hear a single voice raised in protest and the objections now and then made seem academic rather than concrete.

In the more than half a century between the founding of our Government in 1789 and the outbreak of the Mexican War in 1846 the total expenses of our Government amounted to only a billion dollars. The appropriations for the present fiscal year alone amount to ninety-eight million dollars more than that—more for this one year than for those fifty-seven years! And yet during that period, in addition to the current expenses of the Government, we purchased Louisiana and Florida; explored the vast Northwest Territory; fought the War of 1812, numerous Indian wars and the War with the Barbary States.

During the decade from 1791 to 1800 we expended \$68,350,000—an average of \$6,835,000 a year. Our pension appropriations alone for the current year are \$180,300,000, very nearly three times as much as we spent for all purposes in the ten years when the seat of government was located at Philadelphia.

The Day of Billion-Dollar Budgets

IN THE next ten years—1801 to 1810—the total expenditures of the Government were \$88,600,000. This year we are spending six million dollars more than that on our army alone. For the next decade our appropriations averaged about twenty-four million dollars each year, which is only half of what we are this year appropriating for the improvement of our rivers and harbors alone.

Then year by year the appropriations increased, but the growth was gradual and consistent with the increase of our population, the enlarged area of the national domain, and the numerous added responsibilities they imposed. The appropriation bills of that era showed a vein of economy, and manifested in those responsible for their enactment a desire to protect the solvency of the Government and the stability of its finances.

In the ten years just preceding the outbreak of the Civil War our expenses averaged sixty million dollars a year, which is much less than half of what we are now spending each year on our navy. During that titanic conflict our expenses naturally assumed enormous proportions. While we were maintaining huge armies in the field, supplying them with the necessities of life and the accoutrements of war, the total expenditures during the four years from 1861 to 1865 were only \$3,342,810,000.

During the last four years of unbroken peace we have spent \$829,000,000 more than during those four years of frightful warfare. For the fiscal year ending June 30, 1865, with enormous bills for military and naval supplies, and with over one million and fifty thousand men under arms engaged in almost constant battle, our expenses were \$1,294,843,000, of which \$1,030,390,400 was for the maintenance of our troops. During the current fiscal year our appropriations amount to \$1,098,678,788, which is more than the cost of prosecuting the Civil War during its last year, when every nerve was strained to crush the Southern armies.

hundred million dollars; and it was in that decade, even before the Spanish War, we saw the billion-dollar Congress that called for Speaker Reed's defense.

Since the Spanish War our annual budgets have flourished with tropical luxuriance. From billion-dollar Congresses we have now developed billion-dollar sessions of Congress. We have exceeded the billion-dollar mark each year since 1908; and yet Congress has by no means satisfied the demands that are pressed on it each year. The future promises no relief, but seems rather to point the way to still greater drafts on the public treasury.

About 1820 it was believed, the world over, that the expenses of government had reached their maximum. Under the reign of Louis XVIII, in the year 1821, M. Villèle, the minister of finance, in presenting the budget called attention to the fact that it carried a billion francs, or about one hundred ninety million dollars. This included very large payments for the *émigrés* who had abandoned their estates at the time of the Revolution and who were then paid an indemnity for their losses. In introducing this budget M. Villèle dramatically exclaimed:

"Salute these figures"—this \$190,000,000—"gentlemen! You will never have opportunity to contemplate them again!"

However, no Villèle lived long enough to see twenty-five budgets larger than the one he said was to be the largest France would ever know.

There may be said to be two general causes for the growth of our national expenditures:

One arises from the necessary enlargement of existing public functions, due to the growth of population, to the expansion of territory, and to the higher range of salaries, which are correlative with the diminishing purchasing power of money and contemporaneous with improved standards of living.

Paying for War in Times of Peace

THE other is a cause for which the Congress may be justly held responsible. Among the subjects of increased expenditures is the ever-swelling cost of military armaments. This is particularly conspicuous when we realize that two-thirds of the money we appropriate annually goes to pay for wars past or prospective—either by way of preparation for possible future conflicts or as pensions for the participants in the conflicts of the past. Our naval appropriation bill for the present year is \$140,800,643, almost exactly ten times the appropriation for the navy in 1886, twenty-eight years ago.

I am frank to admit that we could not well abandon appropriations for our army and navy, but I do insist that in this particular we have gone far beyond the point at which we ought to have stopped. Danger arises when we allow enthusiasm or misguided patriotism to carry us beyond an ideal that is rational and appropriate for a people whose traditions and interests look toward peace.

We are not a warlike people. No one is attacking us. There is no reason why we should engage in the mad competition of nations intent on aggrandizement. Yet, however men may differ as to the desirability, from a moral and economic standpoint,

of maintaining so large a naval establishment, all men will agree that the appropriations made should be so expended as to give the greatest possible return.

It is a well known fact that we are now maintaining naval bases and navy yards which are practically useless under present-day conditions. They are the heritage of our Revolutionary and early national history—political considerations and public sentiment have compelled their maintenance when every practical consideration demanded their abandonment. The result is that we have not developed a single first-class naval base where we could take care of a fleet of dreadnoughts in case of war.

It is generally understood that we still keep in commission in the navy a large number of ships which are of no practical value, in order that there may be sufficient work to seem to justify the retention of these various navy yards. Whatever may be the truth of that charge, it is undeniable that a very considerable number of our ships, on whose upkeep we are spending money, might much more profitably be towed out into the sea and sunk in target practice. It has been declared on excellent authority that we could save forty million dollars a year in our navy alone without in the least impairing the efficiency of that branch of the service.

Conditions in the army are not unlike those prevailing in the navy. For the current year our army appropriation is \$94,266,145—more than four times as large as the appropriation for our army fourteen years ago. It is manifest to even the casual observer that we do not secure a proper return for this investment of nearly one hundred million dollars. We have a large number of army posts—relics of the Revolutionary and frontier days—distributed all over the country without regard to what might be considered our strategic points. Only one of these posts has the capacity for a brigade, and some thirty or more have a capacity for less than a single regiment.

The secretary of war has repeatedly recommended the abandonment of many of these hitching-posts; but the insistent demands of local communities, more or less dependent on them for their prosperity, have prevented the proper reform of what partakes more of the nature of a local constabulary than a national military organization. If we are to maintain an army it should be organized as an engine of power, and not with a view to providing a market for the merchants of a neighboring town or a parade ground for the citizens of the community.

It certainly ought not to be tolerated that a soldier should cost the United States anywhere from two to five times as much as his brother in the service costs his government in England, France or Germany, which maintain the most economical and efficient military organizations, built solely for fighting purposes.

How Appropriations Pile Up

THE increase in our pension rolls is a startling phenomenon. In no line do we find so impressive an illustration of the growth of our national expenditures. In 1872 Congress passed a pension appropriation bill aggregating thirty million dollars. President Garfield, who was then serving in the House of Representatives, declared that he expected the pension appropriations steadily to decrease—"unless our legislation should be unaccountably extravagant."

In short, it was expected that thirty million dollars would mark the crest of our pension expenditures. Yet for the current year we are disbursing one hundred and eighty million dollars for pensions—six times the amount expended forty years ago, which General Garfield maintained would be the climax. Our largest single item of expense is our annual pension bill. Its most surprising feature is that as the survivors of the Civil War diminish in number the pension payment grows enormously.

I do not believe there is a man in this country, whether he wore the blue or the gray, whether in his younger days his affiliations were with the North or the South, who would not be willing to pay out the last penny in the Treasury to save from suffering or want any soldier who fought for the flag in the Civil War; or, if one of them is suffering from wounds or total disability, who would hesitate to furnish an attendant to remain with him in his declining years. I cannot too highly extol the soldiers of the Civil War as the very flower of our citizenship, not only during those storm-swept years but as well in the years that followed.

My childhood impressions of the days when they began their first crude attempts in marching and drilling are the most vivid

in my life. I saw them go forth to battle. I saw their thinned ranks when they returned—when there were wide gaps in those battalions of patriotic young men who had marched away with eagerly beating hearts. And there were among them on their return empty sleeves and the scars of service that they must carry to the end. But I do submit that it would seem to indicate a lack of good administration somewhere when, forty-eight years after the termination of the Civil War, the sum for pensions should be the largest ever appropriated.

Another phase of the increase of national expenditures that may be said to rest in the discretion of the legislature is the increased scope of the operations of the Federal Government. As an instance of this we have the matter of rural free delivery of mail. Some twenty years ago the first experiments were made along that line. The appropriations were very small. In 1903 the total expenditures for rural delivery were about seven million dollars and a half. By 1905 they had reached about twenty millions, and in 1909 they amounted to thirty-five millions—close to five times as much as they were six years previously.

During the current year we are spending forty-seven millions and a half for this branch of the service alone. I am not arguing in any way against rural free delivery. It is a very useful adjunct of our administrative organization. It confers a distinct social and economic benefit on the people by bringing closer together the country and the city.

I might point out an almost unlimited number of these instances that characterize the extreme variety of our Federal activities. Some of them are open to criticism, while others are commendable as incidents of an advanced civilization seeking to promote the prosperity of the people, to protect the public health and enlarge the enjoyment of life; but the fact remains that they involve the Government in lines of endeavor which would not have been considered fifty years or even a generation ago.

For instance, appropriation measures passed by the last Congress for the current fiscal year include provision for investigations in climatology and evaporation, \$120,000; for the eradication of Southern cattle ticks, \$325,000; inspection and quarantine work, including the eradication of scabies in sheep and cattle, \$654,000, of which not less than seventy-five thousand dollars shall be devoted to demonstrating the best method of eradicating hog cholera; for experiments and investigations in the dairy industry, \$177,900; investigating the physiology of crop plants, \$33,380; for handling, grading and transporting grain, \$65,000; for meeting the ravages of the cotton-boll weevil, \$375,000; investigations of methods for wood distillation and for the preservative treatment of timber, \$140,000; for sylvicultural, dendrological and similar experiments, \$83,728; soil fertility investigation, \$27,200; investigation of soils and map indications of the results, \$175,000; investigations of insects affecting grain, \$90,000; investigations of the Mediterranean fly in the United States, \$35,000; preventing the spread of gipsy and brown-tail moths, \$300,000; drainage investigations, \$97,000; investigations of the best methods of road management and roadmaking materials, \$105,000; the enforcement of the insecticide act, \$95,000; for maintaining the hygienic laboratory, \$20,000; prevention of epidemics, \$200,000; field investigations of public-health matters, \$200,000;

the maintenance of the astrophysical laboratory, \$13,000; investigations of depredations on public timber, protecting public lands and determining fraudulent land entries, \$500,000; investigations of mine explosions and for similar purposes, \$347,000; analyzing

and testing coal, lignites and ores, \$135,000; inquiries into the mining and treatment of ores, \$100,000; reindeer stations in Alaska, \$5000; surveys on the Pacific Ocean, \$165,000; magnetic observations, \$56,000; the operation of fish-cultural stations, \$335,000; inquiries respecting food fishes, \$40,000.

I mention these not by way of criticizing the appropriations—for most of them are laudable—but for the purpose of showing the broadening scope of our national activities and assumption of additional financial burdens.

The comparative financial condition of the Federal Government on the one side, and that of the states and municipalities on the other, exercise a potent influence on these growing demands on our Treasury. The burden of local taxation and of debt, especially in municipalities, is increasing at a very rapid rate. The added facts that local taxation is direct and the more readily felt, and national taxation indirect and seemingly much less oppressive, make the body of the people apparently oblivious to the burden piled up on them year after year. Thus demands are made on the National Government for projects and expenditures that otherwise would be undertaken by the states and municipalities.

The ideals of the people differ when applied locally and nationally. A member of the city council or the state legislature is held to a strict accounting by his constituent when voting on matters that involve the appropriation of money and the consequent raising of the local taxrate; but the member of Congress is viewed through an entirely different lens. The constituent applauds the efforts of his national representative in securing the enactment of measures carrying huge sums of money—especially if they are to be expended in his home district.

Waste in Public Buildings

THE political aspect of our appropriation bills appears in the large number of items provided for and the large amounts appropriated, because of the effect they will have on the fortunes of the various members of Congress who feel that their chances for reelection will be enhanced by demonstrating their ability to secure funds from the Federal Treasury for local distribution. The most notable of these are appropriations for the erection of public buildings and the improvement of rivers and harbors. The desire of Congressmen for reelection and the local pride of selfish districts frequently occasion indefensible expenditures for both these purposes.

It would hardly be exaggeration to say that one-third of our total appropriations for rivers and harbors has been wasted by the extravagant and unscientific system under which they have been applied. Projects are undertaken that possess no original merit, and the money is wasted by our method of piecemeal appropriations. A large improvement is recommended by the Board of Army Engineers and adopted by Congress. An item is inserted in the river-and-harbor-appropriation bill to provide a fractional part of the money necessary for completing the project. That satisfies the community and gratifies the Congressman from the district, but it does not accomplish the object of giving to the United States a scientific waterway system. A project is adopted estimated to cost ultimately a million dollars. An appropriation of fifty thousand dollars is made by Congress almost as a mere matter of course. This is not sufficient to conduct the work economically, or even to assemble the machinery and organization necessary to start the improvement. As a result these annual sums are largely wasted.

Almost any project of this character, once brought to Congress, however wasteful, however objectionable, is almost certain to find its place eventually in one of the river-and-harbor bills, with the desired appropriation. If delegations from chambers of commerce and resolutions from state legislatures cannot accomplish what is wanted, telegrams rushed in at the last moment are sufficient to stampede the members of Congress into yielding.

By this same system of framing appropriation bills for public buildings, political considerations triumph over the needs of the service and considerations of public economy and efficiency. As a result we have these bills written with an eye to the number of congressional districts in the country rather than to more patriotic considerations.

In all sections of the United States we find small country villages adorned with magnificent granite public buildings out of all proportion to their surroundings or the needs of the community. They represent an utterly reprehensible waste. The interest on their cost would in many instances far more than pay the cost of suitable quarters, together with the expense of lighting,

(Continued on Page 45)



The Imprudences of Prudence

By MEREDITH NICHOLSON

ILLUSTRATED BY HENRY RALEIGH



It Seemed as if a Dozen Men Were Engaged in a Fierce Battle

AT FIVE minutes before one on the afternoon of April thirteenth Miss Angela Tuttle jumped from a taxicab at the residence of Miss Prudence Amesbury, on the water side of Beacon Street, Boston. She paid the driver and ran up the steps, bearing a suitcase, a sweater and a raincoat. Before she could ring, the door was opened by an elderly servant, who nodded gravely as she gave her name, and bade her wait for Miss Amesbury in the library.

The girl glanced about with frank curiosity. The room was handsomely furnished and its appointments all spoke for a cultivated though somewhat severe taste. Above the low, crowded shelves hung several portraits that implied the owner's direct connection with colonial times. One of Winslow Homer's characteristic seascapes, a bust of Dante on the white marble mantel and a copy of the death-mask of Keats on a broad writing table interested the visitor.

The brown eyes that roamed the room danced responsive to an inner excitement, which was further apparent in the rich color that glowed in her cheeks. She was a slender young woman of medium height, inconspicuously dressed in a gray traveling suit. Her general suggestion was of demureness. It was clear that books and busts of poets were not unfamiliar to her experience of life, and a slight smile playing across her face spoke for a sense of humor. The street door closed and immediately a voice was saying: "I am Miss Amesbury. I am delighted to find you prompt, Miss Tuttle. My last secretary was weak on that point—a charming girl, but on bad terms with the clock. Let us have luncheon at once."

Miss Amesbury was short and stout, with a brisk, authoritative manner. She wore eyeglasses, perched on a determined nose that established her relationship at once with the portraits in the library. It was clear to the duller eye that she knew her way about and that she pressed buttons peremptorily for such things as she required of the world. She wore a coat of semimascuine cut, and her hat was a plain cloth affair, with a chicken feather pertly stuck on one side.

Boston spoke here. Nowhere but in the American Athens may a woman with two million dollars in non-taxable securities wear such raiment without inviting hilarious comment from the impious. It will suffice to add that Miss Prudence Amesbury had rarely missed a symphony concert or a Lowell Institute lecture, and that she addressed the president of Harvard and the minister of Arlington Street Church by their first names.

One might have inferred from her manner that the girl who faced her across the luncheon table was an old acquaintance—an assumption belied immediately by a statement of length, which she uttered in a crisp, decisive tone:

"As your answers to the usual questions were all satisfactory, we may omit any further references to your qualifications. Details bore me; that is why I employ an agent to weed out applicants. You were good enough to resign

your position in the Saginaw High School to accept this work, and it is not my intention that you shall regret it. It may interest you to know that you are the fifth secretary I have employed this year—practically one a month. Three of them are already married and the fourth is engaged to a successful woolbroker we met in one of the most delightful of all my adventures. By the way, I was sixty-two last February. I volunteer that information to save any wear and tear on your curiosity. And you need not feel called on to remark that I do not look it, for I have an excellent mirror in my room. I will add that my hair and my teeth are my own."

Miss Tuttle, thinking of no reply to these confessions, dipped her spoon in a cup of bouillon.

"Your name, being Angela, had prejudiced me somewhat against you," Miss Amesbury resumed; "but it is only just to say that your looks are entirely in your favor. The only other Angela I ever knew was a Jamaica Plain girl who preferred Chopin to Brahms—an abominable taste. I was relieved to hear that you are not musical, as that fact dissociates you utterly from Angela Parker."

"I have had thousands of answers to my advertisements, but only five out of the number have been acceptable; and you may not be displeased to hear that your features are more to my taste than those of any of your predecessors. I judge from your complexion that you are not a nibbler of caramels, but a healthy young woman who can eat steak and onions without screaming for pepsin. I hope you are not susceptible to colds, for we shall doubtless be much on the road—and I never use a closed car, even in the severest weather. I took the precaution to inquire of the gymnasium director at Smith as to your athletic record when in college, which proved to be admirable."

Miss Tuttle murmured her gratitude and drank the remainder of her soup. While the butler was changing the plates Miss Amesbury spoke of the exhibition of a new marine painter's work, which she had visited that morning, and pronounced it execrable. She recommended the fricassee chicken that was now being served and advised Angela to help herself freely to the white meat, as she always preferred the dark herself. Evidently unembarrassed by the presence of the butler, who hovered near while she compounded a salad dressing, she continued:

"At the age of sixty it suddenly occurred to me, as I was listening to a lecture on Michelangelo by a man whose ignorance of that master was appalling, that my life, full as it had been in many ways, wholly lacked the elements of romance and adventure. I was born in the shadow of the Statehouse and nothing in all my years had ever given me a thrill. The people I had known had all been neatly ironed and pressed—you know the type—scholars, men of affairs, women content with tea-table gossip and quibbles over Browning, as though he were not as obvious to a healthy mind as a laundry list!

"I resolved that before it was too late I would abandon my lifelong habit of filling up my calendar a year in advance and leave something to Chance. Realizing perfectly that romance is out of the question for a woman of my years, I resolved to ally myself with some girl of spirit, preferably a wage-earner who had bowed her head bravely to necessity."

"When I was eighteen a young man kissed me. He was a student in the Harvard Law School, and if I had not slapped him for his temerity the course of my life might have been wholly different. I never saw him again, but I have watched his career with interest. He is now a senator in Congress from a Western state. That is the only romantic incident of my sixty-two years. Hence the idea of employing a secretary to bring romance into my life. Do you catch my drift?"

Angela thought she caught it.

"It was not so easy to find a companion for the adventures I contemplated; but I need not review the young women who have honored me with their confidence. The first proved so

satisfactory in every way that I have continued my experiments with increasing delight. I have not only broadened my horizons and found the keenest enjoyment, but the young women I have employed have contributed just the element of romance my spirit craved." She paused and eyed Angela's plate.

"I advise you not to refuse the Stilton"—Angela had shaken her head at the cheese—"as I import it direct; and I have found it expedient to start on an adventure well fortified with food."

"To return, my experiences have brought me in contact with every class of people, and I have been delighted to find that the underworld, falsely so called, offers many really charming characters. Larkins"—the butler bowed gravely from the sideboard—"was formerly a most skillful and daring burglar; but, having grown too old for the further pursuit of his profession, he kindly consented last winter, when his term of imprisonment expired, to attach himself to my fortunes. The house-man long specialized in suburban porch-climbing. His father had been a counterfeiter who made hundred-dollar notes so perfect that one was accepted by the Treasury Department and actually paid out to the President of the United States as part of his monthly stipend. Johnson has inherited his father's feeling for art and he has complete charge of my collection of etchings, which connoisseurs pronounce the finest in America."

"My housemaid was a pickpocket whom I found in the State Reform School for Girls, of which I have long been a trustee. Stubbs, the chauffeur, whom you will see shortly, was a safeblower, and his mechanical genius fits him admirably for his new duties."

"I mention these matters merely to indicate the broadening effect of my new life. I do not mind saying that, after being robbed by hypocritical servants for years, there is a positive comfort in having people about who can amuse you on dull evenings with a recital of their crimes. One of my neighbors was sandbagged in the Public Gardens Sunday night; and though I have no reason for believing that one of my household was guilty of the dastardly crime, the possibility rather amuses me, as the victim is a person I have always detested."

Angela laughed—a merry, rippling laugh the effect of which was to establish her at once on the best of terms with her employer. Miss Amesbury sounded the pantry buzzer and, as the butler appeared, drew a purse from the reticule she had carried to the table and poked at the contents.

"I make it a rule to lose no time, once I have my secretary engaged," she remarked; "and the next adventure begins with this brass check, issued by the Neponset Hotel in receipt for some article to me wholly unknown. As I was about to alight from my car at a Boylston Street shop yesterday afternoon, a newsboy picked this out of the gutter; and, knowing from experience that it is never wise to ignore even the slightest beckoning of Chance, I gave the urchin a dime for this piece of brass, which I shall now dispatch to the Neponset."

The butler sent in Johnson and Miss Amesbury instructed him to take the car, hasten to the Neponset, and bring whatever article the check called for.

Johnson received his orders soberly, and apparently without surprise. Angela had never before, to her knowledge, looked upon a porch-climber and her brown eyes opened wide. He was a tall, well-knit man who simulated well the manner of a trained servant.

"When you return, Johnson, tell Stubbs to wait."

The Scraping and Jerking Were Punctuated With the Bang of Falling Chairs



Miss Amesbury snapped her purse and addressed herself afresh to Angela, whose expressive face had shown awe, wonder and merriment.

"There's just one inquiry, Angela, which I always reserve to make in person. Are you engaged to be married—or are you what is commonly and vulgarly called in love?"

The directness of this unexpected query caused the color to deepen in the girl's cheeks; but after an instant's reflection she answered with the frankness that Miss Amesbury's tone and manner demanded:

"In my Junior year I met at Northampton a young man who appealed to me quite unusually. His sister was my room-mate at college. He often came up for weekends and he sent me flowers at Commencement; but the necessity that compelled me to go West to teach the young Saginawans to divide Gaul into three parts broke whatever slight ties may have existed between us. He called me Angela all through my Senior year and I called him Harold; but that was all. His name is Harold Chenoweth. I have not seen him for three years," she ended. Her lips twitched slightly and there was a suspicion of tears in her eyes.

"Excellent!" declared Miss Amesbury. "Doubtless a young man with his way to make, who honestly cares for you and is hoping that one day you may meet again, after he is established and in a position to marry! I cannot promise you that we shall find him on this adventure; but stranger things have happened. Where did this person live?"

"He belonged to a New York family and when I knew him he was just finishing the course in architecture at the Tech. His sister married and is now living in Tokio, where her husband represents an importing house."

"Then you have never made any efforts—in purely proper ways, of course—to renew the acquaintance?"

"When I moved to Saginaw I sent him a picture postcard with a view of the lumber mills at twilight. That was all!"

Miss Amesbury looked at her sharply and, seeing the laughter in the girl's eyes, sniffed.

"A waste of postage! On your way to mail that card you probably passed some wholly admirable man, who would have proved a perfectly fitting match for you had Chance but given him the right to speak. Leave all to Chance! After years spent in worrying over my investments I find Chance the safest broker. Only yesterday I started for Congress Street to sell some copper shares I had carried for ten years. A puncture delayed me; and when I reached my broker's office I found that within half an hour—half an hour, mind you!—those shares had jumped up five points, and they are still climbing! It is certainly fortunate you have attached yourself to me. A girl who mails picture postcards of lumber mills to young men and expects them to come running needs a guardian! I believe my agent said you are an orphan. Is that correct?"

"Yes, Miss Amesbury."

"So much the better!" Miss Amesbury declared with emphasis. "Parents have greatly annoyed me in one or two instances by trying to interpose themselves between their daughters and the laws of Chance. The father of my second secretary was a Cincinnati clergyman who heard in some way that his Philippa and I had been arrested for speeding in a Philadelphia suburb. The incident was the most trivial! We ran over a young artist who was painting in a by-road near Bryn Mawr and he proved to be just the man for Philippa to marry. That was the most expensive of all my adventures, as the surgeon's bill for repairing the suitor thus providentially thrown under my car ran close to two thousand dollars. Her father's apprehensions were wholly groundless; and he was very grateful to me in the end, as he had five unmarried daughters. But since that affair I have added 'Orphans preferred' to my advertisements."

She led the way upstairs and introduced Angela to a room the windows of which looked out on the Charles.

"This is my secretary's room; but you will have little use for it, as we shall keep steadily in motion until Chance throws some interesting incident in our way. As your trunk has arrived you may repack your suitcase and prepare for a week's absence. My fourth secretary had a weakness for bundles, which I abhor. There is no reason whatever why a woman should not live a week in a suitcase as well as a man. I shall return immediately."

The moment the door closed Angela dropped on the floor and yielded herself to mirth. In a whimsical spirit she had answered an advertisement for a private secretary she had chanced on in a Boston newspaper that had come to her—wrapped round a textbook. Her life had been colorless and she saw the future fading away in a diminishing perspective of Latin classrooms. The acceptance of a thousand-dollar check as an advance on her salary—which was to be eighteen hundred dollars—and her signature affixed to a promise of secrecy as to any of the incidents of her service had pledged her to the service of this astonishing woman.

Her inexplicable employer, who confessed to sixty-two years, talked of romance and adventure as though they were to be had for the asking—to be picked up like a brass check in the street. Angela had not found them so; but just now her gray horizons were touched with rose color. If Miss Prudence Amesbury took to the open road with a chauffeur whose earlier vocation had been safeblowing, it was not for Angela to complain. It was the cheerfulness that had ever happened to her; she was richer than she had ever dreamed of being, and she resolved to attack with a light heart all the windmills this beguiling woman might choose for demolition.

Angela snapped the lock of her suitcase and was running her eye over the books on a stand by the bed when Miss Amesbury knocked.

"Bring that bag right in here, Larkins!" she ordered in her habitual brusque tones. "Johnson thinks he was watched," continued Miss Amesbury as the man put down the bag and vanished; "but that only adds zest to our anticipations. Larkins has taught me to open the most obstinate lock with a glove-buttoner; so this bag will hardly give us any trouble."

The bag was of brown leather and had known light service. Miss Amesbury took it on her lap and went to work with an air of complete sophistication. Angela observed on the little finger of her left hand a heavy seal ring. The presence of the family arms on the hand of the last of the



"We Cannot Deny That This Has a Dark Look"

Amesburys, engaged just then in feloniously picking the lock of a stolen satchel, tickled Angela.

"Larkins says a calm spirit is a prerequisite of successful lockpicking," remarked Miss Amesbury, "and he ought to know. He once attempted to break into a bank vault at Bangor by working from a room he rented on the second story; and if he hadn't let brick-dust slip down through the hole he was boring in the steel roof of the vault he would have effected the most brilliant bank robbery in criminal history. That failure has greatly saddened his life—though he escaped with a two-year sentence."

She compressed her lips, gave a slight twist to the glove-buttoner and opened the bag.

"Note the contents carefully, Angela," she admonished. She drew out and laid on the bed the following articles:

A jimmy, a pocket electric lamp, and six skeleton keys. A woman's black silk stocking with the foot filled with birdshot.

A bunch of house keys, neatly tagged.

Five candles, wrapped in a copy of the Worcester Evening Clarion.

A pair of pink silk pajamas.

A tapeline—new and in good order.

A gentleman's traveling case, with toilet articles in unmarked ebony.

A bishop's vestments.

The episcopal robe was wrapped tightly round the lamp and jimmy, and the purple silk and delicate lawn were badly crumpled.

"These articles," said Miss Amesbury, taking up the jimmy and skeleton keys, "undoubtedly belong to a house-breaker. I shall not assume, without further evidence, that any American bishop is practicing burglary as a relief from the burdens of the episcopate; but we cannot deny that this has a dark look. Though reared in the strict letter of the Unitarian faith I have always had a weakness for bishops; and if this man is eking out a meager salary by

lifting a few pounds of old family plate occasionally we shall deal with him charitably. But kindly see whether there is anything else in that bag."

Miss Amesbury had apparently emptied its contents; but Angela thrust her hand in, found a pocket Miss Amesbury had missed, and drew out a folded manuscript, a broken cigar and a sheet of paper.

"This is evidently a sermon, for which we have no immediate need; but what does this mean?"

They bent their heads together as Miss Amesbury tossed the sermon aside and gave attention to a sheet of legal cap on which the ground plan of a house was sketched roughly.

"This is most stimulating!" said Miss Amesbury with the first excitement she had manifested. "Some thief has drawn the outline of a house and noted his entrance and exit on this diagram. What are those pencil marks?"

"Library window," read Angela. "And that other place reads, 'Living-room door.'"

"Precisely! He means to enter by that window and open the living-room door, to leave an easy way out if detected. Johnson says they always do that."

The sketch had been executed with a coarse blue pencil and on the back of it was scrawled in an irregular hand:

Shirley House, York Harbor, April thirteenth.

"Everything is clear!" declared Miss Amesbury, rising with inflexible determination on her face. "Chance points us to York Harbor and we shall set out for that place immediately. The weather is most propitious. We can reach Portsmouth for dinner and run over from there with the greatest ease early in the evening. I know the coast well, and those Shirleys are the Percy B. Shirleys, who live in Mount Vernon Street when they are at home. They went abroad a month ago for an indefinite stay, and it is plain from this memorandum that the owner of this bag has designs on the house."

"But an empty seaside cottage—there's nothing there to steal at this season," said Angela, not wholly convinced by Miss Amesbury's tangential reasoning.

"The Shirleys," said Miss Amesbury, pressing the call button, "probably leave their summer silver in the house, concealed in a secret closet under the stairway. Many stupid people do that. But I have known cases on the North Shore where kitchen ranges have been carried out of houses by thieves. Please interpose no further objections. The psychology of these matters is most delicate, and a doubt may thwart the ways of Chance."

"We need not discuss the object of this proposed visit; the main thing is that in this mess of rubbish we find a variety of clues that cannot fail to lead us to some unusual encounter. The mystery indicated is one of the most baffling in my experience—burglars' tools wrapped in a bishop's gown; the outlines of a house clearly picked for looting! Something tells me that this

adventure will exceed in interest even my affair with Genevieve Reynolds, my secretary number three. We went cruising on the Chesapeake and were chased by the state patrol and fired on as oyster pirates. Genevieve, I may add, married a lieutenant in the navy who was duckshooting in the neighborhood and who rescued us with the utmost gallantry. I shall repack this bag myself and we will take it with us."

The house-man appeared in answer to her ring.

"We leave at once, Johnson, for a trip up the coast, and you will go with us. Place the hamper on the car and tell Stubbs to be sure he has plenty of gasoline."

As the man hurried away the butler came in.

"Beg pardon, but there's an officer at the door," he whispered hoarsely.

"An officer? What sort of an officer?"

"A detective, Miss Amesbury. I'm afraid I can't put him off. It's about the bag. There has been some mistake, he says."

"Tell him I cannot see him and be sure he does not linger. Having invested ten cents in this bag I have every intention of retaining it. I will carry it myself to the car. Angela," she continued with feeling, "Fate was never so kind to me before. To start on an affair with the police blocking the door is new to my experience. We must exercise haste and caution."

In a moment they were in the lower hall. At a signal Johnson walked out, carrying Miss Amesbury's and Angela's suitcases. A man in citizen's clothes waiting in the entry noted the luggage with a professional eye. Angela stepped out next, carrying her wraps. Miss Amesbury brought up the rear, resolutely grasping the confiscated bag. The man's eyes lighted as he caught sight of it.

"If you're the lady of the house—" he began.

Miss Amesbury swung round and glared at him.

"If you have come about a subscription to that home for disabled motormen I have no time to talk to you; and

if you want something to eat you will be fed at the kitchen door. But if you hang about here any longer my servants will summon the police."

She strode past him, breathing hard from her rapid descent of the stairs. The man was not, however, to be got rid of so easily. He followed, hat in hand.

"I'm from police headquarters, madam, and that bag has been stolen. I followed that man here from the South Station."

"Preposterous!" she snorted. "The man you refer to is in my employ—a trusted and invaluable servant. He brought that bag from the Neponset Hotel; I gave him the check with my own hands. Johnson!" Johnson stepped up quickly and touched his cap. "Johnson, where did you get this bag?"

"Hotel Neponset," he responded unwaveringly. "It was all quite regular, ma'am."

"Regular! I should rather say it was!"

"Why, he's the chap that lifted it!" said the officer with heat. "I saw him pinch it! That's why I followed him. I tell you he's a crook—we've got his measures at headquarters."

Before trusting herself to answer a remark so charged with insinuation against a member of her household, Miss Amesbury drew herself up like an insulted field-marshal. In her long coat, with the feather in her hat giving to her whole appearance an austere air, none but the most temerarious would have trifled further with her dignity.

"The policing of this town," she answered, "has always struck me as absurd; and if you are stupid enough to think that a woman who has lived in the same house for thirty years, without a breath of scandal, will submit her private baggage to the eyes of any loafer who happens to ring her doorbell, you have made the greatest blunder of your life! There goes a man beating his horse; as third vice-president of the Humane Society I call on you, if you are in any wise connected with the police, to place him immediately under arrest!"

Having delivered this, she walked unhurriedly to the car, in which Angela had been a breathless listener, and handed the bag to the waiting Johnson. He slammed the door and jumped in beside Stubbs, who had been languidly contemplating the skyline. The detective leaped to the curb, excitedly expostulating.

"To police headquarters, Stubbs!" Miss Amesbury ordered, and the big touring car sprang away.

"Rather well managed, on the whole, Angela," she remarked with a sigh of satisfaction. "He will imagine that I'm going to report him and that will give him a bad quarter of an hour!"

"But he saw the hamper put on the car," suggested Angela, "and that rather pointed to a long journey."

Miss Amesbury struck her hands together sharply.

"That is a shrewd suggestion; but he will be all the more impressed if he thinks I am going to stop to complain of him when I am starting on a long tour."

"Of course there is that," Angela assented. "I wonder what he meant about Johnson?"

"Stubbs, never mind the police station; we go to Portsmouth. Johnson, did you hear that man say he saw you steal this bag in South Station?"

Johnson turned an impassive face. Stubbs, with whom he had covertly exchanged a few confidences, screwed his head round in a curious way he had and appeared to be looking for a balloon.

"He were jokin', ma'am. Why would I swipe a bag when I had a check for it?"

"There is no answer to that question, Johnson. That man is an impostor!" she asserted, apparently oblivious of alarming symptoms of choking perceptible in Johnson and a repetition of Stubbs' odd trick of gravely looking at remote points in the sky when amused. "That man is very likely the North Adams murderer the papers have been printing so much about. Are you quite comfortable, Angela?"

Angela was. Her only discomfort was due to a strong desire to scream with delight. Miss Amesbury's encounter with the plain-clothes man at her own door, her bold assertion

of proprietorship in the bag, and her cool indifference to the consequences of her acts would have been diverting in any circumstances; but that a Beacon Street lady of years should so boldly defy the law and its sworn agents grew funnier the more she thought of it.

The bewildered gentleman left staring after them from the sidewalk quickly recovered his wits, hailed a passing taxi and gave himself the pleasure of pursuit.

II

THE chauffeur had expected to be followed, and he satisfied himself of the fact when the press of traffic at Harvard Square caused him to check the generous clip at which they had whizzed out Massachusetts Avenue and across the Charles. He began dodging back and forth through the Cambridge streets, with a view to testing the pursuer's staying powers.

Angela glanced back and reported from time to time the position of the taxi. Once or twice, when the car was obliged to slow down, the taxi drew quite near and she identified the man beside the driver as the plainclothes officer who had demanded the bag. Miss Amesbury heard her secretary's reports unmoved. The fact that they were followed gave her the keenest satisfaction. As Stubbs' efforts to shake off the taxi were proving unavailing she ordered him to leave Cambridge as quickly as possible and strike out for the country.

"If that detective tries to race us we will give him all he wants of it," she announced with asperity.

They whirled into Somerville, with the taxi valiantly clinging to the trail about two blocks distant; and then Stubbs began another series of evolutions, ducking into alleys and cutting corners with a recklessness that invited catastrophe. As a result they left the town apparently free and Miss Amesbury commended Stubbs for his cleverness.

"He may have stopped to telephone ahead, seeing that we were striking out for the North Shore," suggested Angela apprehensively. "He had several chances to take your number when we slowed down in the Square."

"A brush with the country constables would be to my taste," retorted Miss Amesbury, evidently pleased at the prospect; "but as I have every intention of dining at Portsmouth, I shall not stop longer than is necessary to pass the time of day with them. Stubbs, you may circle round the towns and look out for policemen. We must avoid, if possible, an ambushade. You will see now," she remarked in a lower tone and turning to Angela, "the advantage of being served by men who have had experience in dodging the police. As there are old indictments hanging over both my men they have a double incentive in keeping out of trouble."

"Stubbs tells me—and I have no reason for doubting his perfect veracity—that he has never killed a man, though at Brattleboro he once seriously wounded a policeman who interrupted him as he was opening a safe in a drug store."



"The Big Un Fell on Me and My Sins Ain't What They Was"

Stubbs fled to the roof of the store he was robbing and hid in a watertank, where he remained with his chin barely above water for three days.

"I should like to know more of those things myself," replied Angela, regarding Stubbs' profile with awe. "I have always wondered whether the stories of clever thieves we read in the magazines have any basis of truth."

"My servants encourage me to believe they have," affirmed Miss Amesbury. "Johnson tells me Stubbs once went to police headquarters in Schenectady and reported a burglary he had himself committed, and described himself accurately as a man he had seen leaving the haberdasher's shop he had just robbed."

Angela's admiration for Stubbs increased. He was beyond doubt a rogue of the drollest humor. The demeanor of both men was in every way circumspect, and even their efforts to conceal the joy they found in the present escapade marked a nice appreciation of the delicacy of their relations with Miss Amesbury.

The car ran at high speed; but Miss Amesbury, cozily wrapped in her rug, with the collar of her coat turned up round her ears, made no protest when, to Angela, the pace became alarming. She bade Stubbs slow down so that Angela might enjoy the fresh green of the Lynn marshes; and they darted into Salem in order that the pilgrim from Saginaw might gaze for a fleeting instant upon the House of the Seven Gables.

Miss Amesbury talked of everything under the sun and always with the emphasis of conviction. Her acquaintance among public characters was wide; as a young girl she had enjoyed speech with Queen Victoria; she was a

contributor to an Egyptian exploration fund and had personally watched the rifling of many ancient tombs. To have escaped from her Latin classes and joined her fortunes with those of a woman who had touched life on so many sides filled Angela with the keenest satisfaction.

They had been two hours on their way when a motorcycle skimmed by. The rider rode ahead for a quarter of a mile, paused and allowed them to pass.

"Cop!" ejaculated Stubbs.

Having looked them over, the cyclist evidently decided that they would bear watching.

"You were doubtless right, Angela, in thinking that man on the taxi would telephone up the Shore. He is less stupid than I imagined."

(Continued on Page 24)



"The Presence of You Gentlemen in the Rear of My Car Has Begun to Annoy Me"

The Simple Life Among the Rich

THE DIET AND THE METHOD BEHIND MILLION MAKING

By ISAAC F. MARCOSSON

ILLUSTRATED BY W. H. D. KOERNER



Swaps Yarns With His Neighbors, Who Call Him Tom

WHEN John Jones, out at Squedunk, looks sadly at his pay envelope and feels the pinch of the high cost of living a little more acutely than usual he is very apt to say:

"It's an outrage for a hardworking citizen to be up against this grind when those Wall Street millionaires are sitting round drinking champagne and eating terrapin!"

John Jones' opinion is shared by a good many people throughout the United States. Their idea of the use of great wealth is a glittering vision of excess and extravagance; of before-breakfast cocktails and after-dinner orgies; of a life of dissipation and sybaritic ease.

As a matter of fact the so-called captains of capital are, with conspicuously few exceptions, the most abstemious of men. They live more simply and work much harder than the average individual. Their well-nigh Spartan regimen is a revelation to those who have only the popular idea of their manner of living. Under analysis you find that the champagne prescription is in reality a milk diet.

Instead of extravagance and excess, great financial authority spells self-control and abstinence. It is the penalty that commanding leadership always exacts.

At a time when food economy, elimination of waste effort and the conservation of all kinds of resources are uppermost in people's minds, it is interesting to see just how these militant masters of money play the most grilling of games and keep themselves physically fit for a competition that is no respecter of time or persons. In the methods behind the process of empire-making lies a helpful lesson in human efficiency—a new chapter, perhaps, in the annals of the simple life.

The Eternal Vigilance of the Rich

THE average New York multimillionaire—and by him I mean the man harnessed up to vast interests—makes no particular virtue of his abstemiousness. Many of his kind, and especially those who have trod the self-made way, prefer the fleshpots that enormous wealth can bestow; but they are forced to the Spartan path in self-defense.

They will tell you that it is harder to keep money than to make it; that it is more difficult to sit in the saddle of corporate control than to mount the steed at the start. Eternal vigilance is the price of continued financial power. To be on this nerve-racking job day and night requires a clear brain, a steady hand, and—what is more important than all the rest—a good digestion.

This naturally leads to the subject of eating, which from time immemorial has had a big part in the destiny of man. Many have failed in large financial enterprises because, to use that phrase of Benjamin Franklin's, they "dug their graves with their teeth." From Nero down to John W. Gates the plunger in food has reaped destruction.

One of the wisest and shrewdest of the old Wall Street monarchs once said: "Watch a man eat and you can tell the kind of person he is." Now you understand why many of these canny students of human nature conduct business across the luncheon or dinner table.

It is not only the Wall Street way but the way of all intelligent discrimination. Shrewd traders are unwilling to do business with a man who drinks a brace of cocktails before lunch, and who then puts away a rich and heavy meal. They know, as the head of one of the greatest combinations of capital in this country aptly said, "that his mind is on his stomach and he cannot concentrate on the transaction."

This is one reason why many large New York financial institutions serve luncheon to their employees. At the Standard Oil Company, for example, the officers and heads of departments eat together in a common dining room on the top floor. Here John D. Archbold sits across from the chief of the Lighterage Division. It means economy of time and permits the men to go right on with their discussions without interruption.

The National City Bank provides luncheon for all its employees, from Frank A. Vanderlip, the president, down to the newest messenger boy. This idea originated with James Stillman, who realized that it was a good investment to keep the men and women in the bank building all day. In the first place luncheon does not distract them from their work. It takes less time than if they went out; and, so far as the men are concerned, it saves them from the temptation of the midday cocktail and a lot of heavy food that unfits them for the afternoon work. I cite these instances to show that the financial leaders keep their eyes on the stomach as well as on the dollar. They know very well that if you conserve one you likewise safeguard the other.

In a larger way personal habit vies with ability in the choice for important financial posts. The oldtime "tank," who used to be very valuable in entertaining the country banker and putting across deals under the exhilaration of strong drink, now finds he is not needed.

The example comes from the top, and it is the precedent of abstinence and control. The men who have created the widespread impression of dissipation and indolence among the ruling millionaire class have been recruited in the main from the ranks of the idle rich; from those who inherited wealth or were suddenly projected to the crest of the golden wave. They have no responsibilities to stockholders or institutions, and think they can afford to be reckless.

Rockefeller's Forty Winks

DISCREET living is the order in the second generation too. The young J. P. Morgan, following modestly and constructively in the paternal footsteps, is the type of today.

Simplicity lies at the base of financial as well as all other greatness; but this simplicity does not mean cheapness. It is simply a question of attitude. John Jacob Astor, for instance, used to have cornbeef hash for breakfast year in and year out; yet he ate it amid luxurious surroundings. The same thing is true of William Rockefeller—munching an apple for luncheon when his wealth could scour the world for delicacies.

The late J. P. Morgan rode uptown to his library every afternoon in a battered old horse-cab, which he hired by the month. Many a two-dollar broker rushed by him in a gorgeous limousine, breaking speed laws to get to the Waldorf bar. Here is a little contrast that shows the ways of the genuine and the imitation—the big men are the simple men.

Let us now see, in terms of actual experience, just how they live their lives and conserve the strength that bears the burden of billions.

Take, first of all, the greatest American fortune. It was reared on an austerity of personal life that would dismay a Trappist monk. John D. Rockefeller was never a robust man; yet by rigid discipline, in which a strict diet was one of the most important features, he has stood the wear and tear of a career that has bristled with battle. At seventy-four he is sound and can play golf twice a day with the youngest.

When the founder of the Standard Oil Company went to work in Cleveland at the age of sixteen he got up at half-past five in the morning, and he has kept it up ever since. Increasing millions caused

no change in his habits and little in his attire. He has always been a great walker. As a lad he walked to work. When he went into business he scorned the street car.

Rockefeller combined business and pleasure in this performance. One of his early partners was Henry M. Flagler. They lived near each other on Euclid Avenue and they walked home to luncheon every day. Flagler drew all the contracts for the firm and they were discussed during the stroll to and from the midday meal.

It was at this time that Mr. Rockefeller acquired the habit that, in his judgment and with the exception of the simple diet, has done more than any other thing to his health and strength. He took a nap immediately after luncheon. He was able to sink into a deep sleep the moment his head touched the couch. He never slept longer than fifteen minutes, and the usual time was ten. On waking he was refreshed and fit for the afternoon's work.

When people ask him the secret of his vitality and vigor he almost invariably says:

"It's the little nap in the middle of the day."

The Diplomacy of Mr. Oliver

WHEN Mr. Rockefeller came to New York and established himself in the citadel of Standard Oil, down on lower Broadway, the nap came along. After the plain, roll-top oak desk the most important piece of furniture in his office was a leather couch. To this couch he repaired immediately after his frugal luncheon, and it was instant dismissal for any employee who woke him or permitted him to be disturbed. Panic, disaster or investigation might stalk about, but the Chief, as they called him, had to have his forty winks.

The little nap of the great man led to some interesting happenings. It became noised about that he was more acquiescent after the snooze than at any other time. People who had difficult propositions to put up to him, or who sought his indulgence, waited for it.

Once Henry W. Oliver, whose name is bound up in Pittsburgh steel history, capitalized this serene moment of waking. When the great Mesaba ore range was discovered he had leased a site from the Merritts, the original owners. Rockefeller acquired the Merritts' interests and became Oliver's landlord. Shortly after the panic of 1903 Oliver had some of his periodical hard luck and owed the oil baron forty thousand dollars. Mr. Rockefeller's agents were obdurate; so he came on to New York to try to get an extension.

Oliver had heard of the famous Rockefeller nap; so he waited in a corridor until his august creditor returned from lunch and retired to his private office. Slipping a ten-dollar bill into the hand of a negro porter—he happened to be a new one—he asked whether Mr. Rockefeller was in his office.

"Yes," said the darky; "and he's sound asleep."

"Well, just unlatch his door so I can be the first in when he wakes up."

The negro did as he was requested. Through the crack Oliver saw the long, lank form of the millionaire stretched out on his couch. A handkerchief was spread over his face, and it rose and fell with the plutocratic breath.

After a wait that seemed to Oliver to be many hours, but which was in reality just ten minutes, the sleeper stirred, pulled away the handkerchief, and rose with clear eyes. Oliver knocked on the door, said he happened to be passing, stated his mission and got an immediate extension of his debt.



It Was Like a Gigantic Plan of Battle

That midday nap of John D. Rockefeller has become a sort of tradition at 26 Broadway. The office of every one of the oil generals is equipped with a couch and, with few exceptions, the Chief's example has been followed.

The principal disciple, however, has been John D. Archbold, who succeeded Mr. Rockefeller in the presidency of the company and who is now its dominant leader. For years it has been his custom to snatch a few winks in the middle of the day. Once he said to me: "It's the greatest prescription for vigor in the business game. It affords complete relaxation."

None of the great industrial masters leads a more simple or abstemious life than Mr. Archbold. He lives on a beautiful estate near Tarrytown, is up every morning at seven o'clock, and by eight is on his yacht steaming down the river for his day's work. On the way he reads the papers and plans out his day's program. He is at his desk not long after nine and is fit for a hard grind. He eats only one dish at luncheon. The time he might devote to excessive eating he gives to his nap. He returns home late in the afternoon by boat and, if the weather is fine, plays a few holes of golf. Like many of the very rich men who live in the country, he seldom goes out at night.

The only conspicuous evader of the midday-nap rule in the Standard Oil Company was the late Henry H. Rogers. He was by temperament more aggressive than any of his associates and was usually involved in bitter conflict. He could not adapt himself to relaxation, though he led the simplest of personal lives. The net result is that he has been in his grave four years, while some of his associates who were older are still active and strong.



He Can Play Golf Twice a Day With the Youngest

The younger generation in Standard Oil is maintaining the austere traditions of the fathers. John D., Junior, is the best example. His is literally a milk-and-water diet, with church and social uplift as his principal diversions.

Now we come to the late J. Pierpont Morgan, the very antithesis to John D. Rockefeller in habits. There has, perhaps, been more misinformation about his personal life than concerning that of any other important figure of his time. Because he lived in an atmosphere of princely wealth, with all the prestige of financial overlordship and the glamour of art conquest, he was regarded as a person of prodigious appetite.

The truth is that, beneath his autocratic exterior, he was the simplest of men. Though he surrounded himself with the most beautiful things that money could buy, his attitude toward life itself was of the plainest. Many little details show this.

He had a raja's ransom in jewels among his collections, yet he always wore the same scarfpin—a splendid black pearl. Fashions in ties came and went, but he clung to the old-fashioned black Ascot. He talked in words of one syllable, and his speech and letters were terse and brief. He was a patrician to the manner born, but he shunned the trappings of fortune. At home, in the bosom of his family, he romped like a boy.

Mr. Morgan's Strawberries

ONE incident of his daily life in New York is characteristic. Every morning after breakfast he received all his grandchildren. No matter what was happening out in the mighty world, he never gave up this custom.

As I have already said, he always rode uptown from his office in an old horse-cab that looked as if it had come out of the Ark. He paid seventy-five dollars a month for the use of it and he had first call on its service. The same old cabby drove him for years. Though he loved swift movement he preferred this method of transportation after the day's work because, as he always said, it gave him time for meditation.

When you come to food you find that Mr. Morgan was the one great exception among the master money-builders. He ate enormous meals, yet they seemed to be part of his stupendous personality—part of his large program of life. He did everything in a big way. Though he ate a lot of food it was in the main simple and wholesome food.

Whenever it was possible he began the day with a huge dish of strawberries and rich cream. In many respects breakfast was his largest meal. Here is what he ate one morning on board his yacht, the Corsair, during the Hudson-Fulton celebration in New York: Two dishes of strawberries with cream; a plate of cereal; a large order of a certain New England sausage that he liked very much, which was especially prepared for him; a portion of eggs; a plate of cornmeal mush; and two cups of coffee. His other meals were in proportion to this.

Up to ten years ago Mr. Morgan ate a very heavy luncheon downtown in his office. There has always been a private dining room in the Morgan house, where the head of the firm sat down with his partners and usually some guests. He noticed, however, that when he concentrated his mind on big projects after this meal he would become faint. He consulted his doctor, who told him that the large meals affected the circulation of blood in the brain. After this warning he cut the midday repast materially.

Mr. Morgan drank only the rarest champagne. There were one or two vintages that he especially preferred. Concerning this beverage, which he drank in great moderation, there is an interesting fact: He would never attend a public dinner save with the understanding that he might provide his own wine. Since he was the most generous of men, this meant that he supplied the whole table—usually the speakers'—at which he sat. He seldom dined out, and then only at the homes of his most intimate friends. Like many other very rich men he always liked to order his own food.

As most people know, he smoked incessantly. The famous Morgan cigar was a long, black, thick breva-shaped weed that would have almost killed the ordinary individual; yet it never seemed to affect him. It was made from tobacco grown in Cuba.

His smoking provided a joke in which he greatly delighted. During the last few years of his life Mr. Morgan spent a great deal of his time in the magnificent temple he modestly called his library, which he built in the rear of his Madison Avenue residence. The whole west wing was a superb room, hung with rich red cloth and filled with some of his rarest art treasures. It was called Mr. Morgan's Room.

In this stately room Mr. Morgan sat in a big red chair before the fire, smoked those fat cigars and played solitaire, which was one of his great diversions.

Alongside this chair was an exquisite Moorish tabouret. It contained the usual smoker's implements and, among other things, what seemed to be a magnificent old volume. It was bound in red morocco and was beautifully tooled.

It was Mr. Morgan's habit to receive all his guests in this room. When they had looked at his paintings and tapestries, and had raved especially about his books, he would take up the red volume from the tabouret and say: "But this is the finest book I have."

The visitor would pick up the splendid volume, admire the rare tooling, and be absolutely certain it was a real Groler—only to find out, when he turned back the cover, that it was a cigar box!

Though Mr. Morgan ate and smoked as he pleased he took no formal exercise; but he did get what served as exercise for him—as a few other very unusual men have got it—in variety of occupation and interests. He went abroad every year; he had a yacht, and he found diversion and stimulation in art collecting.

He believed in swiftness of movement and personally was the most active of men. "Action is everything," he always said. He was out of a cab and up the steps or across



On the Way He Reads the Papers and Plans Out His Day's Program

When you seek to reconcile his marked violation of the rules of the simple life—so far as food is concerned—with his longevity and his distinguished achievements, you are forced to but one answer—that he was a very exceptional man, with a remarkable constitution. What would have annihilated the ordinary human being was life to him.

A Man Who Loves Irish Stew

MR. MORGAN'S son John inherits his father's simplicity of manner, with an abstemiousness in food that almost makes him conspicuous. He is big and broad and hearty; is devoted to work, and finds his chief diversion in the bosom of his family.

Writing of Mr. Morgan naturally brings us to his most intimate associate in some of the greatest financial operations of the past twenty-five years—Mr. George F. Baker, who made the mighty First National Bank a worldwide corporate force. Despite his vast wealth and interests he remains one of the least known of the Wall Street rulers.

The reason is that he is one of the simplest of men, both in thought and in habits of life. Like many other leading capitalists he is a country boy, born seventy-four years ago up in the state of New York. His first insight into banking was as a clerk in the office of the state superintendent of banks at Albany. Even now, if you visit that building, you will find dusty old ledgers, dating back to the early sixties, that contain entries made by Mr. Baker in a clear, round, boyish hand.

He has never lost the straightforward ways of his early youth. Until a few years ago he never smoked at all. This, curiously enough, is true of a great many big men in Wall Street who took up smoking late in life. Now he smokes a small, light panetela once or twice a week after dinner. Throughout the day he never smokes at all; in fact there is a rule at the First National—applying to everybody—which prohibits smoking between the hours of ten and three. Mr. Baker has never tasted a cocktail and only occasionally sips wine when he has guests at home.

His luncheon is typical of his diet. He usually eats upstairs at the bank and he is apt to order a generous portion of Irish stew or some cold ham. This, with a piece of apple pie, flanked by a hunk of American cheese and topped off with a glass of milk, is the midday meal of the man who individually has more banking authority than any other citizen of this country.

Quite frequently in the years just before Mr. Morgan's death Mr. Baker used to drop in on him for a bite of luncheon on the same Spartan basis. Mr. Morgan's luncheon consisted at this time of oysters on the half shell and a piece of mince pie, of which he was very fond.

Whether the result of association or not, Mr. Baker acquired one of the characteristic habits of his lamented friend. He is



He Always Rode Uptown in an Old Horse-Cab That Looked as if It Had Come Out of the Ark

fond of driving uptown in the afternoon in a simple old horse-cab.

In his pleasures he is as simple and unostentatious as in his habits. For years his chief recreation was driving. Bright and early every morning he was out on the speedway in Central Park behind a pair of speedy trotters—not record holders, but reliable nags.

Two or three years ago he decided that he was about old enough to take up golf as a recreation. He learned golf just as he had gone about everything else—in a thoroughgoing fashion; for he hired a professional to teach him and he stuck to the job. Once or twice a week he will step up to one of the vice-presidents of the bank and, with quite a serious face but with a twinkle in his eye, ask whether he may have permission to take part of the next day off so that he may play golf for his health.

The Spartan palm among the great Wall Street bankers, however, really belongs to James Stillman. In him the simple life has a real incarnation. If you met him casually on the street you would think he was a Western merchant just come to town. For years he has observed the most rigorous diet. The best commentary on this is that he always kept two cooks at his town house, on Seventy-second Street. One is a New England woman, who cooks simple, nourishing food for the banker himself; the other is a French chef, who only finds occupation for his talents when Mr. Stillman has guests for dinner.

Mr. Stillman has always been an outdoor man and has believed in exercise. Long after the bicycle went out of fashion he was a devotee of cycling. He rode early in the morning and in the afternoon. Thereby hangs an interesting story.

Once a group of eminent British bankers came to New York with letters to Mr. Stillman. He received them in his imposing office and entertained them at luncheon in the Metropolitan Club. Afterward he excused himself, saying that he had important business. "But you can use my big French motor," he said, pointing to a splendid fifteen-thousand-dollar machine that stood outside. They accepted his invitation and started off.

A few hours later they were speeding down a hill on the Hudson River Drive. Suddenly they spied a lone cyclist toiling up the incline. He was pumping hard, but making progress. As they neared him one of the Britishers said: "I wonder who that bloody beggar is!"

"Poor devil!" remarked another. When they raced past him they saw that the poor devil was their host, the head of one of the greatest of world banks, in whose costly car they were riding.

Efficiency on Two Meals a Day

MR. STILLMAN naturally took to automobiles when they came along, but he has preserved his desire for the outdoors by always riding in front with the chauffeur when he uses a limousine. This, he says, gives him the fresh air.

Lately Mr. Stillman has spent a great deal of his time in Paris, where he has a handsome house; but his habits of simplicity remain undisturbed.

Frank A. Vanderlip, his successor as the head of the City Bank, as it is called, is not only a disciple of the simple life but has joined the class of the breakfastless. On two meals a day he declares he gets more efficiency than on three. He did not begin to smoke until he was forty, and that was only nine years ago, nor has he tried to make up for lost time. He lives in the country all the year round, plays golf and raises chickens. Ask him why he sticks to the simple diet and he will say: "I began it from necessity when I was a newspaper reporter, and it became a habit."

Let us now turn to the most remarkable personality—save only Mr. Morgan—that Wall Street has ever known. Though E. H. Harriman has been dead four years his spirit and ambition are curiously and vividly alive. Every day you hear people down in the financial district say: "Harriman said this," or "Harriman would do that." He was the unforgettable kind. Because his purely personal life fits so admirably into the purpose of this article it may be worth while to glance at some of its intimate details which have hitherto escaped publicity.

Harriman's tastes and habits were of the simplest. He did not drink or smoke. Food to him was the merest incident. Despite his abstinence he died at sixty-one. Overwork and anxiety brought on the disease that killed him.



Bright and Early Every Morning He Was Out on the Speedway

He might have paraphrased Cardinal Wolsey and said: "Had I served my vitality as well as I have served my stomach, I should not be marching to my grave."

What he said to Otto H. Kahn the first time they met, back in the nineties, is strangely characteristic of the man and his methods. He had come into Kuhn, Loeb & Company's office to interest them in a certain transaction. They refused, but he persisted. To quote Mr. Kahn: "I thought he had accepted our declination. He got up to go, but turned round at the door and said:

"I am dead tired this afternoon and no good any more. I have been on this job uninterruptedly all day, taking no time even for luncheon. I'll tackle you again tomorrow when I am fresh. I am bound to convince you and get you to come along."

"He did. He came the next day and finally he yielded to the sheer persistency of the man and to the lucidity of his argument. It is worth mentioning that the business turned out well."

Harriman cared nothing about his personal appearance. His trousers bagged at the knees; his coat was wrinkled, and he wore a big derby hat that came down to his ears and gave him a grotesque expression. A press photographer once got a snapshot of him at a wedding in his family. He showed the little man in a frock coat, Ascot tie and silk hat. When a magazine writer tried to get that picture from him for publication he said heatedly: "Don't you dare to publish that picture! It makes me look dressed up."

At times he had a repugnance for men who ate a great deal of rich food. In the first interview he gave out, when he broke his long silence, he declared, in speaking of extravagance among millionaires, that there should be "less champagne and truffles, and more roast beef and milk."

In that thrilling and dramatic era when he was changing the face of the whole railroad map he worked so incessantly that he paid scant attention to what he ate. When he did eat in the middle of the day he would not leave his desk. A frugal repast was spread out on the edge of a long table that stood near by. Here, between telephone calls, he snatched a few bites. He was even shaved at his desk.

As business wrapped him up in its uncompromising grasp he cared less and less for food. He developed a love for old-fashioned ginger wafers. They were large, round and thin, and were made for him by the score by an old family cook. Wherever Harriman went these wafers went along. He kept an abundant supply in a refrigerator in his private office. These wafers, together with some rich milk which was sent down to him from his farm at Arden, often constituted his luncheon. He was so fond of the gingersnaps that he often carried some round in his pocket and munched them as he sat in a directors' meeting.

This diet figured in a characteristic incident. On one of his trips South he suddenly decided to give a luncheon for some influential Southern capitalists. He was at Aiken and telephoned over to his secretary, who was at Augusta, to arrange for a meal there for thirty people. He was to escort the party over on a special train.

The secretary ordered a very handsome meal; but, knowing his chief's tastes, he got the cook to bake a big portion of ginger wafers for him. Flanked by a pitcher of milk and one of cream, he placed the cookies under a napkin at the head of the table. When the guests sat down Harriman removed the napkin and was delighted with his portion. Turning to two of his nephews who were in his personal party he said: "Boys, this is the stuff to eat!"

The incident changed whatever ideas the Southerners had of the ways of at least one Wall Street king.

One little-known personal habit of his was peculiar. When a proposition pleased him he would begin to twist his watch-chain. His few intimates watched for the signal, for it always meant Yes.

He could not brook restraint or pro-siness. Once he said of a certain well-known man: "He's a good fellow, but it takes him too long to get to the point."

To an extent unequalled by any man of his time Harriman was a slave to the telephone. He simply lived with it. There was an extension in every room of his house, including the bathroom. More than once he was disturbed at his morning dip by the shrill metallic call of business. He sat in his tub and concluded many a big transaction.

Nor would he surrender the telephone even in a physical crisis, as the following incident shows: Once he was operated on for appendicitis and had to remain in bed for several weeks. The doctor gave strict orders that he should not use the telephone. Harriman sent for his secretary and said:

"I've got to have a telephone."

"But the doctor has forbidden it," was the reply.

"You might as well cut off my right hand as take the telephone away from me. Have one put in!" he commanded.

He realized that he would have to use it surreptitiously; so he concocted this scheme: He had the receiver attached to a long wire and hid the instrument under the bed. In the morning, when he did most of his telephoning, he pretended to be asleep. When the nurse went out he reached under the bed, got the telephone and soon was hard at it.

During the last year of his life he was in constant pain, but he toiled day and night. He did most of his work up at his house. Here the princes of capital came to do his bidding. He would rouse them by telephone at all hours. I know of a great banker whom he summoned at half-past seven o'clock one morning. He got to the Harriman home a little after eight. The wizard was propped up in bed talking furiously over the telephone.

"I am sorry to have to receive you this way," he said with a smile. "My doctor says I cannot get up until ten o'clock." He had been on the wire since seven and had done a whole day's work.

Harriman was as frugal of exercise as he was of food. He had one occupation that served him just as art collecting served Mr. Morgan. Few people knew of it, but it invested him with a sort of Napoleonic flavor.

Harriman's Fondness for Skating

IN THE directors' room just back of his private office was a huge map of the United States and Mexico. He had it put up when he first came into control of the Union Pacific. At odd moments he would roll it down and stand before it in rapt contemplation. It was like a gigantic plan of battle. As he absorbed railroads and spread out the net of his domain a mapmaker sketched his conquering way in red across the face of the map. The lines that remained unetched were part of the vast vision that perished with him.

Strange as it may seem, his favorite sport was skating. This desire is linked with an episode that shows his amazing simplicity.

One Christmas Eve afternoon he sat in his office looking dreamily out the window at the hurrying crowds. It was one of his rare and brooding moments of relaxation. His secretary came in and asked him what he desired. The Master of the Pacific turned round and said:

"A pair of skates. Could you get them for me?"

The secretary returned with them in half an hour. Putting the package under his arm Harriman rose and said: "Now I'll go up to Arden and skate on Echo Pond with the rest of the farmer boys." And he did.

By a curious coincidence Edwin Hawley, the only magnate who bested Harriman in a rail deal—it was when he snatched the Alton from him—led a life of abstinence and yet succumbed early to the grind of empire making. Hawley was a strange and aloof figure who often ate alone in his office, had no intimates, and moped like a gray spirit up and down the Street.

Where the Harrimans and the Hawleys wore themselves out in the mad lust for empire, one man, Thomas F. Ryan, knew when he had enough and when to quit. To-day, at sixty-two, he is erect and strong, full of vigor and vitality, and is reaping the benefit of his million making.

Ryan went through some of the wear and tear that ravaged Harriman; but he was country-bred and could stand more. None of the great chieftains has lived more simply than he. I have seen him eat—morning, noon and night. The sum total of these meals has often been less than the average hearty man would consume at a single dinner.

He scarcely ever drinks, and only uses tobacco for an occasional chew or a dry smoke.

In the days when his office was the sanctuary for weak and decrepit corporations—he was the Great Rehabilitator—he worked with



You are Liable to Find Them Drinking Buttermilk and Eating Crackers

(Continued on Page 40)

TAMATAU OF TOTULU By Allan Dunn

ILLUSTRATED BY MARTIN JUSTICE

THE atoll kingdom of King Tamatau—Old King Tomato, the traders call him—lies almost directly on the line of the Tropic of Capricorn, between Tahiti and Tubai, on the west, and Gambier and the Tuamotu or Low Archipelago, on the east. The French, who own the surrounding territory, lay no claim to it and the cartographers have overlooked it. Its commerce of copra and hawkbill turtle—*bêche-de-mer*—pearlshell, and occasionally pearls, has been withdrawn from the trade of Polynesia, for Tamatau discovered that a little civilization, like a little knowledge, is a dangerous thing. And thereby hangs this tale.

It was near the end of the rainy season, but the palm crests still drooped beneath the torrent; the oversoaked soil received it sullenly; the lagoon was pitted with the heavy drops. The sodden thatch of the houses steamed with it, the general atmosphere was that of a steam laundry on a sultry afternoon.

The least uncomfortable spot on Totulu was the king's private residence, its wall-mats rolled up in hope of a breeze; where the king's wives languidly fanned themselves as they lounged on the ground-mats laid on the neatly pebbled floor.

But Tamatau sulked beneath his corrugated roof, listening disconsolately to the rattle of its bombardment, the slosh of water from its eaves.

His pear-shaped bulk dripped with sweat; the royal pajamas, of garish colors and pattern, were stained in great patches. His face, not unlike that of a despondent lion, was varnished with the perspiration that welled from every pore. His eyes smarted from the salty exudation, and his mouth, the only dry thing about him, was parched with thirst.

The king sulked from other causes besides the weather. The royal mothers-in-law were embroiled in a struggle for precedence, but the annoyance of their squabble was dwarfed by a far more serious trouble. The last bottle of beer had been drawn from the royal ice-chest, a deep pool in the lagoon, and the last case of gin had been broached and emptied. The stock he had relied on to last well through the rains had been depleted by an ill-advised and unpremeditated debauch, and there was nothing left to drink but water, which gave him the stomachache—a serious thing to a man of his girth—cocoanuts, really only fit for the morning after, and kawa, or sweet-potato swipes, both of which his palate, educated up to *papalang* standards, now loathed. There would be no more beer until the rain stopped and the traders came again to Totulu.

Many traders had once frequented Totulu, for the kingdom yielded several cargoes every season. The Tamatauan treasury clinked with gold—French louis and English sovereigns. And what went into the strongbox seldom came out again. Many able minds had devised plans for putting the stacks of coin in active circulation, without success, for Tamatau was tight. Only for the *papalang* liquors that his chemistry demanded would he pay cash, and he possessed an excellent idea of the market price of those commodities. The rest of his material needs were traded for or expected as a present. So eager had been the competition among the traders and so rapid the growth of the king's avidity for *cumshaw*, that many of the skippers preferred to lose the Tamatauan business rather than sink their profits in a more generous present than the next might bring. It had come to the point when Tamatau would descend ponderously but majestically into the cabin and point out the articles he would graciously condescend to accept as a preliminary to talking trade.

His spoils were all about him under the corrugated roof. There were musical instruments of torture, from a brass whistle to a phonograph. There was plush-covered furniture enough to furnish a cheap apartment house; sewing machines; parrots—sulky as their owner—moping in gilt cages; vivid pictures in gaudy frames, brought from waterfront saloons to catch the idle fancy of the king; picture

books and puzzle blocks—once prime favorites; clocks that were never wound up—everything that the not-too-fertile fancy of a trader could devise or Tamatau imagine he wanted from cabin or traderoom.

A bowl of gasping goldfish was a recent present from Captain Boyle, of the barkentine Margaret Ann. On the wall hung a large Mercator's Projection of the World that had cost Captain Black, of the Talofah, the royal custom. The skipper had explained the map to the interested king until

"We're going motoring, I believe," said the lady. "Mr. Brownbill's brother invited us as you might remember if you paid attention to anything I cared about."

"Oh, Lord! I forgot!" owned the skipper.

"Of course you did. You'd better put on a duster and a soft hat. What time did your brother say, Jimmy?"

"Three o'clock. 'E's due now. That's 'im 'ounking the 'orn houtside."

Henry Brownbill—or Ennery, as the name was trisyllabled by its owner—had migrated to Australia ahead of his younger brother. Starting in a modest way as a renter of bicycles, he had risen to motorcycles and aspired to a garage and the agency of a cheap make of automobiles. At present his hopes rested at the ownership of a fourth-hand car, much abused and often tinkered, that sometimes carried its master and his wife abroad on holidays and evenings, but oftener failed them at the crucial moment, leaving them to an ignominious return on a street car. But

these shortcomings Ennery concealed, and, the occasion being a bank holiday, the Boyle household and Jimmy anticipated a treat.

It was a vintage car of weird design. From all appearances it might have been a duplicate of the original horseless carriage. The style of wheels and puffy tires suggested that the owner was immune

from speed-limit fines; but the body had been painted with Brunswick black and the cushions newly covered with shiny American cloth. Mrs. Boyle averred that it looked "Very smart and stylish—quite a rakish air, in fact."

The last adjective was inspired by a rough plush rug carelessly thrown across the knees of Mrs. Brownbill. The wrap was displayed to show a startling assort-

ment of black spots on an orange ground, fondly imagined by the makers to duplicate the skin of a leopard. In combination with the lady's suit of vivid maroon and the bright-blue veil tied about her hat and chin, the general effect was astonishing, not to say painful.

There was some delay over the proper disposition of weight. Ennery surveyed dubiously the poundage of Mrs. Boyle, mindful of the springs; but the captain disposed of the ballast question by assigning Mrs. Boyle to starboard, Mrs. Brownbill to port, and Jimmy as a wedge between the two. He himself waited until Ennery started the car. There was a gasp, a reluctant creak or two, and the machine rolled from the curb, the ladies leaning back, Mrs. Boyle happily conscious of moving curtains and tilted blinds.

The mixture of Brunswick black, fresh American cloth—new—plus the sun—hot—was slightly sticky and somewhat smelly, but the party found no cause to cavil.

"Ten miles a hour—city limit," announced Ennery.

"Quite a pleasant breeze," said Mrs. Boyle, who could not possibly have felt it through her veil.

"Take in the spinnaker, old lady, and enjoy it," suggested her husband.

The remark was received in a silence far more chilling than the feeble zephyr. The captain proceeded to light his pipe and to smoke vigorously.

"Put that smelly thing out at once!" commanded his wife. The captain, recognizing authority from the quarter-deck, obeyed.

"Let's go out the Botany Road, Ennery, and get the view," suggested Mrs. Brownbill.

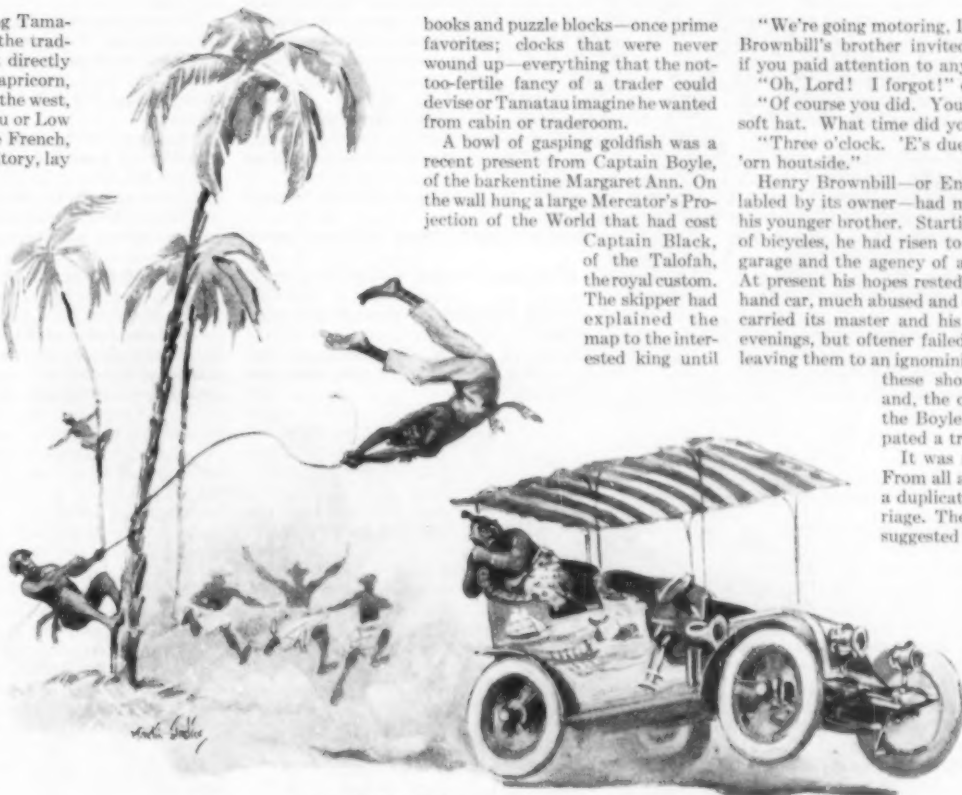
Ennery intent on his wobbly wheel, stiffened, endeavoring to signal the recklessness of leaving the zone patrolled by the friendly street cars. The eager assent of Mrs. Boyle, however, settled the matter, and the car rolled on through the suburbs and commenced to climb the heights that commanded the panorama of Sydney Harbor.

"Don't go too fast, Ennery," said his wife. "Let Mrs. Boyle and the captain enjoy the view."

Ennery's ears had exhibited for some time a tendency to bend back beyond their normal angle—that of a bat's. His acute knowledge of the vagaries of his car forewarned him of trouble.

"Kind of balky, ain't she?" asked the captain.

They were ascending a steep pitch to the summit of a hill beyond which the road lay level for miles along the bluffs. The faithful heart of the engine strove to keep beating; groans came from beneath the hood; the exhaust coughed spasmodically; the wheels slowed their uneven revolutions; and the car stopped, hesitated, heaved a long



The Frightened Kokua Grabbed at the Rope

Tamatau, wearying of the display of other monarchies, had demanded to be shown his own domain; and, on being shown some unnamed specks in the right locality, he had grunted in supreme indignation and sent the Talofah away under empty hatches.

So competition had thinned out to the regular visits of Captain Boyle, of the Margaret Ann, and Captain McShane of the schooner Shamrock, both of Sydney. It was a good thing for the two skippers. At first the cargoes were equally divided, save that the first to arrive got the best of the shell and of what pearls happened to be on sale—for Tamatau had his reserve prices; but, of late, the wily monarch had played one off against the other, waiting until both arrived to bid up the value of their respective presents.

Now Tamatau had hinted on the last visit of the traders that he would entertain bids for a selected stock of perfect pearls and some quarts of fine baroques; so, while he cursed the weather in guttural Totuluan, two crafty skippers back in Sydney, carefully watching each other's movements, racked their brains to devise some gift that would so stir the jaded humor of Tamatau that a first arrival might induce him to forego the coming of the tardy rival and secure the right-of-way to purchase.

On the day when Tamatau squatted, thirsty and disgusted, on the floor of his storehouse, Captain Boyle and his undersized but shrewd supercargo, Jimmy Brownbill, late of Hoxton, London, England, were in anxious consultation in the back parlor of the skipper's house in Sydney.

"What's McShane doing? That's what I want to know," the skipper exploded. "He's up to something. He'll be slipping out on us some morning. Why don't you get busy with Jerry Flynn and find out what's doing? Use your brains if they ain't spoiled on you. That's your end of it. You're supercargo, ain't you? Then go to it and get busy."

"I was with Jerry all last night," defended Jimmy. "Cost me close on five bob, it did. 'E can 'old prit' near as much as Hold Tomato 'imself. And I found out one thing: 'E ain't got nothing picked out yet."

"No more have we. He can beat us a week or better on the run with his fore-and-aft rig. You get that mess of stuff inside your skull to working. We've got to get a clear start. Stores are aboard and the ship ready to sail. Eh? What's this?"

The door opened and the ample form of Mrs. Boyle—the original Margaret Ann—her features swathed in a voluminous green veil, came in with a bustle.

"What's the spinnaker set for?" demanded her spouse.

sigh, snorted and stood still just short of the crest. Its owner threw on the brake and prepared to get out, with a silent tolerance eloquent of experience.

"Sit still! Wait until they pass us!" excitedly ordered the captain. "Admire the view—all of you. Stand up, Jimmy, and be pointing out something. Quick!"

A smart trap, drawn by a pair of well-pointed bays, topped the rise. The driver was a man of open countenance, reddened by sun and wind, framed by whiskers that were yet more scarlet. By his side reposed a sprightly lady who might be seen nightly entertaining herself and the audience of the popular burlesque of *The Gaiety Girls Abroad*.

"Ah there, Captain Boyle!" cried the man with the reins—"and ladies!" he added, with a flourish of his hat.

The feminine occupants of the tonneau continued to admire the imaginary view which Jimmy, standing to order, pointed out with an uncertain fnger. The younger lady in the dogcart giggled.

"We're looking at the harbor, Captain McShane," replied Boyle, conscious of the giggle ahead and the stony glares behind.

"Sure; and it's a fine view. I thought ye were stranded. I can't give you a tow?"

"You cannot," said Boyle, with a rising color that rendered McShane's complexion pallid by comparison.

"Ah! All right, then. That's a fine craft ye have there. Handles like a barkentine, don't she? Good-by."

His companion's ready giggle was spoiled by the bark of Mrs. Boyle's voice—a little trembly, but piercing.

"Good-by; and remember us to Mrs. McShane—when you see her!"

Under the raking broadside the discomfited McShane whipped up his astonished horses and drove off in a cloud of dust.

"Don't stand there like a wooden nutmeg!" said Mrs. Brownbill, who had a habit of mixing her metaphors, addressing the grinning Jimmy. "Ennery, get down and start 'er."

"Can't you try and do something?" asked Mrs. Boyle of her spouse acidly. "We don't want to sit here all day."

Boyle and Jimmy transformed themselves into eager volunteers, while the ladies commented vigorously on the incident.

"Such manners!" sniffed the outraged Mrs. Brownbill. "Did you ever see such a smear of paint and powder?" said Mrs. Boyle. "Too lazy, I suppose, to wash between performances."

"Oh, is she —" "She is—in the front row of the chorus. Captain Boyle can tell you exactly how far from the end." "There's a pipe busted, ain't there?" asked the captain.

There was. "We'll 'ave to walk," announced Ennery resignedly. "Walk! In this sun?" queried Mrs. Boyle, unwavering her veil and mopping her crimson countenance.

"It's your fault for trying to get up this steep 'ill," unfairly attacked Mrs. Brownbill.

Ennery shrugged his shoulders. The captain and Jimmy lit their pipes, thankful for being innocent of any hand in the disaster.

"You might help us out, I suppose," snapped Mrs. Boyle, "instead of standing there grinning."

"Like a Cheshire cheese!" supplemented Mrs. Brownbill, addressing her brother-in-law.

"The machine is safe, ain't it?" ventured Boyle.

"Nobody's likely to steal it," volunteered Mrs. Brownbill.

The afternoon's outing was spoiled. They walked back, their shadows dragging dejectedly after them in the dusty road—the ladies in front, indignant; Boyle and Jimmy next, somewhat solaced by tobacco; and Ennery bringing up the rear, bearing the pseudo-leopard rug, a humbled banner of defeat.

A mile out of town the sign *Green's Gardens* gave the captain an opportunity to change the course in hope of fairer weather.

The ladies, already judiciously slackening their pace, graciously condescended to approve of his suggestion; and the party turned by the side of a building where vineclad verandas and charming little summerhouses promised grateful shade. The sight of a dogcart, with two bay horses at rest beneath some trees, turned their brisk approach to a disordered retreat.

"I thought the place was respectable!" said Mrs. Boyle. "There's Woodward's Welcome a bit farther on," said the captain.

"Well, for heaven's sake, hurry up and get there. Don't dawdle!"

Cooling beverages went far toward restoring amiability. Ennery telephoned to his "wheelery" for a man to come out with a repair kit and take back the machine.

"I could fix 'er as good as new for a matter of thirty bob," he asserted on his return.

"Then why don't you?" asked the captain.

"The whole contraption ain't worth a five-pound note," said Mrs. Brownbill. "We're going to 'ave a Comet soon, my dear—as soon as Ennery gets 'is hagency, and then we'll 'ave a real ride."

"I could 'ave sold it for ten, but you wouldn't let me," replied her husband.

"Could you really fix it up for thirty shillings?" asked the captain.

"Two pounds at the most—and it 'ud run for a year," said Ennery.

The captain looked thoughtfully through the glass bottom of his tankard.

"E's got a fine bit of a nerve—as McShane," said Jimmy—"drivin' abaht in front of hall Sydney with that hactress sittin' by 'is side!"



Two Wheels Plunged Over a Yielding, Elastic Body

"His wife's sick—more shame to him!" said Mrs. Boyle. "You gave him a good one, old lady!" rejoined the captain. "Talking about his barkentines! Will you have a drop more of something? Look here—we can hire a trap from Woodward. What d'ye say to having the ride out, coming back here for a bite to eat, and taking in a picture show later? I'll stand."

The prospect of arriving home under cover of darkness was particularly pleasant to Mrs. Boyle; but it was not her way to overvalue the captain's suggestions.

"You seem to be flush these days," she remarked.

"I'm expecting to make a bit of extra money this trip," he said, and left to interview the landlord.

The next afternoon, meeting at the Traders' Exchange, both Jimmy and his skipper had news.

"Mrs. McShane's going to the 'orspittle," announced Jimmy. "The hoperation's Friday, and McShane's put off sailing for a week."

"Good news!" said Boyle; "about the ship I mean."

"And I got a hidea at the show last night. Wot's the matter with a 'armonium for Hold Tomato—like they played in the orchestra?"

"Who's going to play it? Tamatau?"

"Well, we've got to get something. 'Ere we get a week's start —"

"I've fixed that. I'll make the king's eyes stick out so you could knock 'em off with a stick. Didn't you say you were a painter once?"

"The old man painted scenes on ice-cream carts back 'ome—them and costers' barmers and furniture; landscapes, flowers and sea pictures. 'E brought me up to it and I was good hat it; but 'e 'it me abaht too much and I run away to sea."

"How much paint would it take to cover an automobile like your brother's?—to do it right—enamel, I think—sealing-wax red, with yellow stripes or a little goldleaf maybe?"

"Pictures on the panels? A whaling scene on one side and a coral hisland on the hother?"

"Could you do it? There'd be something in it for you." "Hon me 'ead! I'll use the stuff you put on barhtubs. 'Ow much? A quid'll cover it, brushes and hall."

"Could you do it on the trip? We'll have a smooth run. I'll stand on one tack pretty well—for a week at least."

"Easy."

"Here's your sovereign. Get busy! We'll sail on the tide tomorrow. Your brother is to have the machine crated, and then boxed and marked furniture. He'll send it down to the boat early in the morning. It's going to be fixed by tonight and I'm going to learn the hang of it this evening."

"Are you goin' to give it to Hold Tomato?"

"Give it! Your head needs calking. I'm going to sell it—as a favor."

"Who's going to run hit for 'im?"

"There's lots of his Kanakas shipped on whalers and handled donkey engines. Henry says it's simple enough. I've been studying it all the morning. Get busy with your paints—and get 'em bright."

The Margaret Ann, a week out from Sydney, slipped easily through the water. The light but steady breeze on her quarter scarcely heeled her from an even keel. In the shadow of the mainsail, varnish brush in hand, clad in a suit of brown dungarees liberally spotted with paint and bits of goldleaf, stood Jimmy, looking with critical satisfaction on his work.

About him was a delighted group consisting of Captain Boyle, his first mate Riley Hardin, and his second mate Ulysses—slandered by his intimates as Useless—Wilkins. The car shone in scarlet and gold in the cool shadow of the sail, like a circus wagon ready for its first parade.

"Looks like the chariots of the Assyrians," said Captain Boyle.

"Them was cohorts," corrected Wilkins—"I used to speak the piece."

"Cohorts or chariots, whichever way you want to spell it," answered his skipper with some heat.

"Sticks out like a diamond ring on a buck nigger's fingers," said Hardin, who hailed from New Orleans.

"Is it finished?" queried the captain.

"Yes," admitted the artist reluctantly, scratching a gilded nose with the handle of his brush. "If I'd 'ad another book o' goldleaf I'd 'a' fixed the 'ubs; but the job's finished. Hit'll be dry termorrow in this weather."

"Is the awning finished?" the captain asked Hardin.

"Pass the word for Billy-Boy," said the mate to a Kanaka sailor malingering near in loose-mouthed admiration.

"It's a bloomin' masterpiece—that's wot it is!" contributed Wilkins. "Look at the whale a-spoutin'!"

The group closed in for nearer inspection.

"You'd get a gold medal for that at the Royal Academy, my lad," opined the skipper.

"Hit hain't bad," said Jimmy. "Hi'm a bit out of practice; but hit's a nice surface to paint on. Hit comes natchural," he continued modestly. "Farver was a wonder and 'is brother did the chalks for the pavement fakers."

"Did what?" asked Hardin.

"Made pitchures in colored chalks on the pavements—a dozen of 'em in a mornin'. Mack'el and 'arf a sammon! Heddystone Light'ouse by moonlight; portrait of Lord Roberts! Rented 'em out to the fake artists. Made good money w'en it didn't rain."

The body of the glorified car was sealing-wax red, as specified. The wheels were canary yellow. The same color picked out rococo scrolls on the scarlet hood. The front was gilded and a band of gold illuminated the outline of the door panels. But this was only a background for the *chefs-d'œuvres* of the decorator—the three vignettes limned in all the primary and secondary glories of Jimmy's palette.

On the starboard side a whale wallowed in a bright green sea amid a surge of flake-white foam. A boat's crew fiercely attacked it with lances. A harpoon brought a gout of vermilion gore from the enraged mammal, the line of the weapon trailing in spirals. Fragments of a boat and two squirming victims of the lashing flukes rose in midair. A third sailor clung to the side of the attacking boat. The spout from the blowholes of the whale was correctly tinged with red. The open mouth showed the precious baleen. Birds were hovering round for the feast, artfully leading the eyes to the whaler, standing off and on in the middle distance in dangerous proximity to an iceberg.

On the port panel appeared a coral islet, with a green lagoon, ringed by land fringed with feather-dustery palms, exactly as set forth in the textbooks above the caption: An Atoll. The deep-blue sea broke on the reef in a lace of surf carefully picked out with Jimmy's smallest brush. An outrigger canoe manned by chocolate natives paddled in the lagoon. More birds suggested atmosphere.

On the back of the car was a bouquet of purple, scarlet and yellow flowers that suggested a Burbank hybrid of stalkless asters crossed with cabbage roses. Very green leaves, nicely halved in light and shade and carefully veined, surrounded them.

While the trio exhausted themselves in compliments, Billy-Boy, sailmaker and boatswain, came aft with the awning made of canvas striped with broad bands of blue and white, carefully copied from the original top and augmented with a scalloped border. In combination with the gorgeous body it called for renewed gasps of astonishment and delight.

"A reg'lar ripsnorting stemwinder!" summed up Hardin. Captain Boyle looked on with the delight of a boy opening his first box of lead soldiers.

"When it's dry," he commanded, "set it up all standing, crate it, and stow it handy in Number One hatch. Come below and we'll have a drink on it. Wilkins, you get yours later. Take off your dungarees, Jimmy, before you come into the cabin. You look like a speckled trout."

After the libation the captain produced an envelope on which were written a name and an address.

"Stencil this on the crate, Jimmy—prominent. When Old Tomato comes below I'll offer to take him into the traderoom. You stand by and say nothing. As soon as he comes down, Hardin, hoist out the crate and set it where the sun hits it—and let me do all the talking."

"There's a five-pound note in it for you, Jimmy," he said when the mate had gone on deck. "If we have luck we'll get ahead of McShane for all his talk of barkentines."

Luck in this case represented itself to Captain Boyle in the hope that McShane's conscience would keep him close to his wife's side until she was pronounced convalescent. An unexpressed wish that recovery might not prove too speedy held no desire of real misfortune for the stricken lady.

"She's pretty bad, Jerry Flynn told me," said Jimmy. Long association with his skipper had given him an almost uncanny knowledge of his commander's thoughts—"not that we're wishin' 'er 'arm. 'Ere's to 'er 'ealth!" he added, starting in apparent surprise at finding his glass empty.

Captain Boyle took the hint.

"Jerry told me they'd 'ave a surprise for us and Hold Tomato," said Jimmy; "but they'll be a bit late if the light weather 'olds."

The Margaret Ann entered the lagoon of Totulu, capital atoll of King Tamatau, on the flood, dropped anchor in ten fathoms, and fired a royal salute from her signal gun, dipping her ensign with due regard for the dignity of the king.

That monarch, whose thirst had become a momentarily increasing torment since the barkentine had been sighted, waived his usual custom of letting the trader wait upon his pleasure for an hour or more before coming off to the ship. His two carronades barked in welcoming response; and before their echoes ceased to ricochet among the palms the royal whaleboat, manned by eight lusty queens, shot out from the wharf by the storehouse.

In the stern, beneath a green umbrella heavily fringed with yellow—the gift of Captain McShane—upheld by the

ruling favorite, lolled King Tamatau, clad in his most resplendent pajamas. His tongue clave to his palate as he thought of the huge goblet of beer and gin that he knew was awaiting him in the cabin, and he huskily urged his Amazons to greater speed.

"Here he comes!" said Captain Boyle. "Stand by the ladder to receive him. Jimmy, get his grog ready. And Jimmy—this goes for all of you," he added, including Hardin and Wilkins in his glance—"no philandering this trip. A judicious friendliness with the ladies in the way of trade, but no mixups. I'll be busy handling the car. It's up to you to get the cargo aboard. Get the pearlshell and turtle first, and fill up on copra. I'll attend to the pearls, with Hardin. If you want any baroques this time, Wilkins, let me buy 'em. And mind—I do all the talking about the car. Get below, Jimmy, and put a good kick of gin in his beer for a starter."

"Well, king, here we are!" he said as the portly Tamatau panted up the side ladder, his eyes rolling as if in hope the welcoming draught would greet him at the rail.

Tamatau grunted a greeting as he reached the deck, deposited a moist paw in the captain's outstretched hand and waddled directly to the companionway. The dusky queens remained in the whaleboat, ignoring the greetings of the Kanaka sailors but flashing smiles at Hardin and Wilkins, who gallantly called them by name, with appropriate and florid compliments of welcome.

"Break her out, Hardin," said Boyle as he prepared to follow Tamatau. "Set her in the sun."

In the cabin the thirsty monarch advanced from the companionway on the waiting Jimmy and buried his face in the great tankard topped with creaming froth. He was midway through a second supply before Boyle appeared. "How!" grunted the monarch, setting down the empty pot, which was deftly replenished by Jimmy, who poured a mug of beer for his skipper and another for himself.

"How!" responded the captain. Tamatau seated himself on the protesting settee and wiped his thick lips with satisfaction.

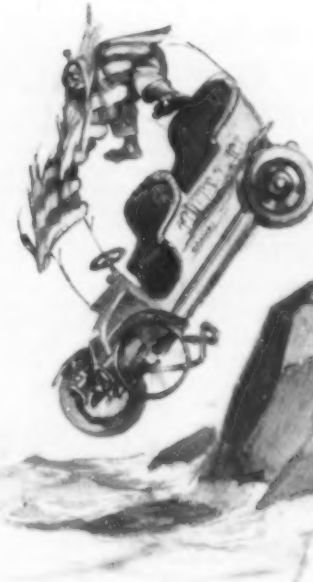
"Ha!" he ejaculated. "Good!—*Maiti no*." His blood-shot eyes rolled, taking in the cabin with greedy appraisal. "What you fetch this time, kapitani?"

"Oh, plenty good stuff, king," said Boyle easily. "Jimmy, is the traderoom ready?"

"Traderoom! What use traderoom? Plenty time talk traderoom. What you fetch me?"

"Welcome to anything you see, king, as usual."

Tamatau glowered. Boyle filled up his tankard. The king rose ponderously, finished the draught in two great



The Car Topped the Last Ledge

gulps, and waddled to the companionway, up which he toiled without a word. Boyle winked at his supercargo.

"We'll 'ave to fix the springs a bit," said Jimmy, following his skipper on deck. "E's eavier than hever."

Hardin had followed instructions. Between foremast and mainmast, well in the noonday sun, the car blazed from behind the walls of its crate.

"Like a 'ouse haffire!" whispered Jimmy, proudly gazing at his work.

Boyle watched the indignant monarch. As Tamatau neared the rail the gleaming varnish caught his eye. He hesitated, looked again and ap-

proached the crate, blinking before the glittering splendor. "Hey, kapitani, what you call um that?"

"That? Oh, what made you get that on deck, Mr. Hardin?" He winked at the first mate.

"Wanted to be sure it was all right, sir."

"Oh, very well. Why, that, king," he said to the fascinated monarch, who was poking tentative fingers between the crate bars, as if he feared the car was red hot—"that's a carriage, a wagon; you know—to ride in."

"Humph! You got *lio* too?"

"Don't need horses, king. All the same steamboat. Got big engine. Walk about very fast—oh, plenty quick."

"I like see um walk about. You fetch for me?"

"Oh, Lord—no, king. That's something new. Only ten—*te-kau*—of 'em made, you know. Cost—oh, too much plenty money. This one go to Nui Selani. See?"

He pointed to the address in stenciled letters:

MR. JOHN BROWN
CHRISTCHURCH
NEW ZEALAND

"I take it there after I leave Totulu. Wanted to come here first. Well, I'll be ashore later."

He walked to the rail. Tamatau never budged.

"How much money, kapitani?"

"Oh, Lord, king! You don't want that. Cost too much money altogether. Too plenty much money! You can't afford that."

It was accomplished. The royal treasure chest was already unlocked. The goldfish was hooked. The dazzle of the resplendent car made the clinking louis and sovereigns seem as dull lead to the hypnotized king.

"Too much! How much?"

This was the crucial moment that had given Boyle much anxious thought. The probable amount of money in Tamatau's cashbox; the horror of asking too little; the fear of frightening the monarch's cupidity beyond repair—all had been weighed with care. He gave a quick glance at his royal customer.

"Oh, too plenty much, king. Five hundred pounds!"

Tamatau's head shot forward on its bulky pedestal. He slowly turned his eyes on Boyle, blinking suspiciously; then, irresistibly attracted, his gaze returned to the gorgeous wonder before him.

Boyle let out a long, silent breath. He wouldn't have to come down. Five hundred pounds—and it had cost him, including Jimmy's five, eighteen! The money was practically in his pocket—and McShane was somewhere on the high sea, days behind, topsails and big staysails set, walking his deck, reading the log and cursing the wind—McShane, with his talk of barkentines!

"I like see um walk about," repeated Tamatau, going heavily to the rail.

"I can hardly do that, king—Mr. Brownbill, get that case of beer in his majesty's boat—it ain't mine, you see. Still—well, I can't refuse you. I'll get it ashore this afternoon and take you for a spin."

"*Maiti*."

Tamatau's face creased itself in smiles. He watched the beer slung overboard and patted Boyle weightily on the shoulder; then he waddled down the ladder to his waiting queens.

"Hardin," said Boyle exultantly, "get Billy-Boy and uncrate the chariot right away. Jimmy, we'll



"Bang! Bang!—They Goes Off and a Muck of Shot Comes Scatterin' Across the Water at Us"

turn her over before we set her on the beach. How will you manage to move her, Hardin?"

"Get the king's copra pontoon alongside, rig up a whip and tow ashore."

"All right. After lunch we'll try it out and then land it." He went below, whistling.

"Five hundred quid!" said Hardin. "What did he pay for it?"

"Twenty hat the houtside," said Jimmy, following his skipper. "Five 'undred bloomin' quid—an' 'e gives me five!" he muttered. "'E's a generous cove, I don't think!" "I'll double that fiver," said Boyle as Jimmy entered the cabin.

"Are you sure you can run it?" asked Jimmy, mollified. "Run it? I could run an aeroplane blindfolded, for five hundred, with my hands tied behind me."

"I believe you could," said Jimmy.

The lagoon of Totulu was the shape of a muleshoe, the ends slightly pinched together. The land gradually broadened from the entrance through the reef until at the center of the curve it was half a mile wide. Here, surrounding the house of Tamatau, was grouped the settlement of grass huts, high-pitched of roof, forming an irregular circle embowered in cocoa palms and breadfruit, hao and pandanus trees, with an undergrowth of scarlet-starred hibiscus and flowering shrubs. About the village a space was cleared between a grove of palms, on one hand, and taro patches bordered by papaias and bananas on the other. The clearing formed a circular roadway of firm, well-trodden sand. Palms and scrubbrush continued about the lagoon to both ends of the shoe.

The beach, save for a few clumps of projecting coral, lay hard and white, its looping sweep interrupted only by the wharf leading from Tamatau's storehouse and another connected with the copra sheds.

The whole village was assembled on the beach near the storehouse in honor of the occasion. All, save the children, were dressed in their brightest *lava-lavas* and *holokus*, and decorated with wreaths of flowers and blossoms in their hair or tucked behind their ears, irrespective of sex. The youngsters, having no wardrobe, had been freshly oiled until they glistened almost as brightly as the magic car that was the center of the blinking eyes which gazed on its gorgeousness.

Its purpose was known to them. The story of its wonders had passed from mouth to mouth. Some of the islanders had been to Tahiti; others—the Kanaka sailors who had shipped aboard whaling vessels—had visited more foreign ports. Luckily for Boyle none had seen an automobile, and the car stood preëminent as the latest of *papalagi* wonders.

Kokua, a sailor who had learned to run a donkey engine, stood in the front rank of the crowd, bowlegged, scarred with *ngari-ngari*—all grin and white-rimmed eyes. He had been already selected by Boyle as a possible chauffeur, though as yet he knew nothing of the honor to be bestowed on him.

Jimmy Brownbill and Hardin, fragrant with wreaths of *na'u*—gardenia—chatted easily with the bevy of queens while their skipper tinkered with the car. Tamatau emerged from his storehouse in a fresh suit of pajamas made from Japanese *crêpe*, exhibiting blue fishes gamboling about the generous curves of his body. This was

evidently *le dernier cri* of Totuluan fashions and was universally admired. His favorite wife—for the time being—held above his head the green umbrella. His nineteen mothers-in-law formed an effective group, draped in sleeveless garments of trade muslin rather short in front by reason of their universal embonpoint.

Tamatau set one foot on the step. The car creaked ominously. Both feet—and the nigh tires flattened and sank into the sand.

"Sit in the middle, king," said the captain.

Tamatau lowered his bulk to the seat beneath the blue-and-white awning which harmonized with his pajamas. The springs creaked beneath the royal *avoiropois*, but held up bravely. The weight about tallied with that of Mrs. Boyle, Mrs. Brownbill and Jimmy combined. Tamatau looked gravely dignified as befitted the occasion. Whatever tremors he felt at committing himself to the mercy of the strange machine he successfully concealed. An odor of beer and gin filled the tonneau, which may have had something to do with the royal intrepidity.

Boyle made ready to start. The car snorted and trembled violently. The crowd started back; the captain ascended, threw in the clutch, and the car rolled forward under its second speed—the second—it possessing but two degrees of progress.

Boyle had surveyed his ground beforehand. Patches of soft sand and some tricky mazes of protruding coral led him to eschew the beach and select the circular track about the village for the royal progress. The shouting, admiring crowd followed, running behind the car. Its scarlet sides glowed fuzzily in the glare of the afternoon sun. The gold

(Continued on Page 33)

THE BIGGEST SALE OF ALL

Landing a Plain Job in a Businesslike Way

By JAMES H. COLLINS

HERE is something that most people have seen for themselves: The prize class finishes school or college and its young men go out into the world—fifty or sixty promising youngsters, apparently with a fair future before them and a strong preliminary boost up the ladder of success.

Ten years later, out of each dozen there will be perhaps one or two secure in fine positions somewhere, doing the work they like to do, earning a good income and steadily rising. The others will be just jobholders—some on salary; some on wages; none of them placed where he wants to be; most of them dissatisfied with the present and hopeless about the future.

This is a familiar state of affairs. People try to explain it. They say the jobholders must have been educated along the wrong lines, or that they lacked something—ambition, talent, luck. The jobholders themselves say that the right opportunity never came along; or that they had no pull; or that they got into the wrong line of business or started in with the wrong house—and so on.

Really it was a matter of salesmanship. Their classmates who succeeded simply developed themselves as a commodity and sold themselves at a profit. Probably they did it unconsciously and could not explain the methods very well; but methods can be explained, nevertheless, and almost anybody can follow them, once the general drift is seen.

Supply and demand seem to be out of joint at numerous places in the business world, and this is particularly true of men and jobs. The Thomas Robinson Company complains that men are scarce—not merely the big-salaried men for management but the common jobholders needed in every department. They talk about conserving men and hold conferences to discuss the situation; and, at the same time, one classified advertisement in the evening paper for a man will crowd the office with Tom Robinsons hunting a plain job.

The company finds a scarcity of men who are sufficiently awake to understand something about the job to be filled, while most of the applicants in the crowd are fast asleep. They do not know much about the job they are after. They will not know what to do with it if they succeed in landing it. They make no effort to develop their services as goods and put them in the window, or take them into the right market.

Most great business careers begin with the hunting of just a plain job—as most of the little careers end there. To the majority it seems like a hard, discouraging search. Yet few tasks are easier than this one when it is tackled with a little insight and planning, because all the chances are with the intelligent, persistent hunter nowadays—even the law of averages.

ILLUSTRATED BY
CHARLES D. MITCHELL



The Objections Would Give One the Impression That It Is the Company Which Is to Work for Him

The territory of a well-known life-insurance superintendent is in a wage-earning district. Many of his policyholders, paying premiums weekly, come to him to say they must let their insurance lapse because they are out of work and cannot find a job. For every man who comes with that excuse he has a cut-and-dried routine.

"How much do you expect to get?" he asks. "Two dollars a day—two and a half—three dollars?" Whatever the amount the superintendent says: "All right; I'll pay you that much while you are looking for a job, and you may pay me back when you go to work; but you must do just as I tell you. Have you a watch?"

If the jobhunter has not he lends him an old watch and starts him off calling on business houses indiscriminately, with the object of making as many calls in an hour as possible. The gross number of calls and the fact that he is to call on everybody alike is the basis of the scheme.

The jobhunter is keyed up to make fifty or a hundred calls a day and is not to select concerns he thinks might want a man or to turn back at the office door because he has concluded no help is wanted. Long before he has made two hundred calls he will have a job. It is purely a life-insurance man's method, based on the law of averages and good legs.

Landing a plain job is easy, too, when the seeker removes his blinders. Probably he himself does not realize he is wearing them; but a very little experience in interviewing applicants for places will make it clear enough that they are hunting with a lot of predetermined restrictions and limitations. Everything about the job seems to be satisfactory to the applicant until he is told that he may occasionally be asked to work evenings.

"Oh, then I'm afraid I can't come," he objects, "because my wife always worries when I am away at night."

Or he cannot get down at seven-thirty in the morning because he lives in a suburb; or the work and pay are not in line with what he has been accustomed to. The care he exercises in selecting a job and the objections he raises would give one the impression that it is the company which is going to work for him rather than he for the company.

Others hunt a place with only the vaguest notions about the nature of the business they are trying to enter. Manufacturing, wholesale or retail stores, brokerage, insurance, professional service—these are all one to them; and they flock with the crowd in answering advertisements. Or, if some definite line of business appeals to them, they will have little information about it.

A thirty-dollar office man got married. It was clear he needed another job and more money. So he talked it over with a friend who was a salesman.

"What have you got in mind?" asked the latter.

"What would you like to do?"

"Well, I think I'd like advertising," answered the office man, "or maybe real estate."

"Why do you want to get into advertising?"

"Because men are making a lot of money in that business. There's Jones, for instance—five years ago he earned less than I do and now he has an interest in an advertising agency."

"What other reasons make you like advertising?" asked the salesman.

And it developed that the office man had no other reasons—knew nothing about the way that business is conducted or his qualifications for it. His conception of real estate was just as hazy.

Most jobhunters seek a place as something complete in itself. They look into the terms and conditions as carefully as though the job were never going to change and must last them all their lives. The business world, as a

consequence, is full of standard, unchanging jobs made to be filled with standard, unchanging employees. This has been a necessity of business organization to the present time, but it is not likely to be accepted as a necessity by executives in the future.

The businesslike way of hunting a job is to step out of the crowd of jobhunters and do a little independent investigating and planning. Almost any old job will serve for a stopgap and breadwinner while a man is preparing really to sell his services. And any place in the line of work he would like to follow can be made a stepping-stone to something better.

About the first thing in developing his services as goods is to find out what is most congenial to himself in the shape of work. This decision must be made not on hearsay, or gossip about what others are earning in a given industry, but by inquiry backed by sincere interest. Every man likes to do certain kinds of work more than he likes to do others. Some men like to travel and meet people; others to apply themselves to details of management, invention or design; some like to be outdoors and rough work of a broad nature just suits them; while others prefer quiet indoor occupations involving nice detail.

Picture a young fellow who left high school two years ago and landed in a routine office job that neither interests nor pays him very much—and that has not given him any broad idea of business. He knows he wants to change his work and thinks he would like to be outdoors more, meet people often, and deal with a variety of problems instead of what is—to him at least—the same old grind. As near as he can figure it out he wants to be a salesman, though he knows very little about selling, except in a general way. That is not much, but it is a fine start.

What sort of salesman would he prefer to be? That question must be settled next. There are many kinds of salesmen—manufacturing, wholesale, retail, traveling, branch, technical, insurance, specialty. Methods differ in each field. New fields are constantly being developed. It is for him to determine what line appeals to him as a matter of personal interest.

Maybe he liked mechanical studies at school and would find himself at home with a big engineering or electrical concern. Perhaps his knack at gauging people is good and he would be more at home in insurance or specialty selling. The fields must be narrowed down to what he likes, because he is the man to be developed and opportunity is more in himself than in the particular field. When he decides on a field, then the houses, men and general drift in that field must be carefully looked into.

The Value of Knowing What You Want

BUSINESS concerns differ vastly. Some are going ahead, some standing still, some falling back. It is largely a matter of management. Young men are at the head of some concerns, old men control others, while still others are run by trustees and heirs. The houses that are going ahead may be directed by energetic executives for whom he would like to work. This is not always the case, however; very often such concerns are going ahead too rashly. His opportunity may lie with a house that is about stationary—a good house because it is old, conservative and solid. Even a house that is falling behind may offer him opportunity and interest, because conditions indicate that it is about due for a change.

To get in touch with the good concerns, the able men and the broad drift of developments in any field nowadays is almost as easy as to read the current novels, once one has settled on a line that genuinely interests him; for every important business has its trade periodicals, and merely to subscribe for these and read them soon makes one at home in the industry or trade. Whatever is going on will be reflected in their pages.

In most lines of business there are also technical books dealing with processes and methods, and these are very useful in their place; but the trade paper describes new processes and methods long before they get into books, and gives fresh news about men and houses that are leaders in the trade, and other information that never gets into the books at all.

A matter-of-fact man read *Paradise Lost* on the advice of a friend. He was asked whether he understood it.

"Why, yes," said the matter-of-fact man; "I understood it pretty well—only I couldn't see what he was trying to prove!"

Hundreds of fellows who hold jobs with business houses never understand what the house, the boss

and the trade are trying to prove—what they are driving at—what the business is all about. Their thoughts center on their own pay, hours, promotion and work. They perform routine tasks as they come along from day to day, often with intelligence and interest; but they are blind to the big issues, tendencies and changes that sweep through the trade from year to year.

Products, men and methods change. The man who worked right alongside of these routine men yesterday rises to an executive position, and products and methods are transformed right under their noses. Again and again, by being posted about what was going on, looking ahead a little and falling in with trade tendencies, they might have risen too.

Picking up information about any line of business is quite simple for the man who is interested. Every business has its problems and tendencies, and even a superficial knowledge of what is going on makes all the difference in the world in landing a job.

Fifty applicants might answer an advertisement for a man to fill a plain job, and forty-nine of them go through the usual routine of telling about their previous experience, showing references, and so on. If the last man in the line said he was attracted by the job because he had thought about some important phase of the business, he would get an entirely different reception. It might be a department store—and he could show that he had studied the problem of getting customers to go above the second floor. It might be a gasworks—and he could say something about electrical competition. It might be a trolley company—and his talk would prove that he had looked into light freight traffic possibilities. If he could bring something tangible in that line he would not have to flock with a crowd of applicants when an advertisement appeared or a sign was hung out, but could get a hearing from almost any concern worth working for and growing with.

Cleverness in jobhunting usually centers on some ingenious way of getting a hearing. The applicant comes with an introduction, or writes a smart letter, or dodges the crowd by telephoning for the job, or devises some similar scheme to get attention. Only the scheme is different however—he has nothing different to offer in the way of services.

However as soon as a man begins to get acquainted with a chosen field of business by being interested in it and reading about it and studying the men, methods and issues, he has begun to develop something personal in service. This may be little enough at the start; but if he persists he will grow, and presently getting a hearing and landing a job in that field will be quite a secondary matter.

Little Johnny Want-to-Know is pretty well received everywhere if he is intelligent and honest in his interest.

Some years ago a young man left high school in his little town and took the first job he could find, which was clerking in the local hardware store at six dollars a week. There was one other clerk—an old fellow who assured him that he would not want to stay there long, because the town was dead and hardware a business with its future all behind it. The old clerk was right about the town, but wrong about hardware.

The new clerk soon got thoroughly interested in hardware. He read about it in trade journals that drifted into the store and soon began to see the general drift of the business. Hardware was passing through an evolution. Manufacturers and wholesalers were improving tools and explaining them to the public. Scarcity of labor and higher wages everywhere—in factories, on farms and even in homes—were creating a new demand for tools. The automobile alone had brought new ideas of tools to the

public, for men who had never used tools before now took a keen interest in them, and others who had known only woodworking tools were now learning the wider range of metalworking tools.

Not only the trade was interesting, but here he himself stood, right between the consumer and the manufacturer, able to see points the makers overlooked in the demand, and good features of hardware that were not evident to the public.

This novice designed a series of window displays in which hardware from the none-too-ample stock was grouped to bring out some idea interesting to customers. His first idea was picked up in talking to farmers—a windowful of one-man tools for farm use, such as one-man crosscut saws and handy hoists for lifting heavy things. Another was made up of hammers, saws, knives, meatchoppers and other tools for housewives. There was a farm repair-shop, showing inexpensive metalworking tools for fixing farm machinery; and a good tea-and-coffee window, showing the latest percolators and teapots.

To advertise these displays he wrote hardware manufacturers for circulars. The unsatisfactory nature of the circulars led him to ask why advertising was not improved, in certain ways he pointed out, to fit in with the demand as he saw it in that little town store. It was not long before a big manufacturing house perceived the value of that young man's self-generated interest in the hardware business and hired him for the advertising department—and today he is advertising manager.

Learning From the Man Who Knows

WHEN a man begins studying a field of business in trade journals and technical books he will soon be led farther if he is really interested. These give him general principles and current news, tell him what the trade is driving at and who the men are that count in its activities. He will soon want to know some of the men, and there is nothing in the world to prevent him from getting acquainted with them.

Men are rather widely overlooked as live sources of information even by people skillful in digging information from other sources. The ordinary course is to consult a book on the subject, or look over a file of periodicals in that field, or ask at the public library; but on every subject, and particularly in business, there are always men who know more than the printed literature.

It may be a question of selling life insurance, or running a department in a big store, or putting a scheme of bonus wages into a machine shop, or keeping freight cars moving more profitably on a railroad. No matter what, some man—usually many men—knows far more than the literature. He can clear up points that are obscure and answer questions where a book would be silent. He knows a great many things that have been left out of the books and can show what good practice will probably be tomorrow. Furthermore there is a human inspiration about a live man very stimulating to the seeker after information and not found in books at all.

The young fellow who selects a field of work because he likes it, and studies methods therein for the purpose of developing his own personal value, has every right to profit by what the best men in the field can tell him; and they will be glad to tell him much if he is intelligent and tactful in his inquiries.

Leaders in every field of business are constantly laying themselves open to his approach. They work out new methods, build up organizations, speak at trade gatherings, expound their opinions; and it all appears in journals devoted to their work. Their biographies are familiar to the trade, and their interests are laid so bare that the inquirer can pick them up at any point interesting to himself and ask them to throw a little more light on that point for his benefit.

Mighty few men are too big or too busy to pay attention to the inquirer who says he is interested in them and their methods. Flattery, of course, would not touch them; but flattery is not needed if the inquirer is really interested. When he puts his inquiries honestly and judiciously he pays a compliment that human nature cannot resist. These men will give him information, and his interest in them will lead to their being interested in him. As fast as he can develop genuine personal value it will be in the market; and there is no reasonable limit to his development along that line, so long as he maintains his interest and keeps on investigating.

Editor's Note—This is the first of a series of three articles by James H. Collins. The second will appear in an early issue.



Some Men Can Clear Up Points Where a Book Would Be Silent

Opening and Closing in "One"

By **BOZEMAN BULGER**

ILLUSTRATED BY JAMES M. PRESTON

IN SEVEN years I wrote twenty-four vaudeville sketches. Never mind about sixteen of them. The other eight got over. Some of them didn't get so far, it is true; but far enough for me, in the course of their production, to learn many needed tricks of the trade. They taught me the difference between a real stage attraction and what I had fondly believed was art. The sixteen—well, if anybody happens to be interested in those I still have a key to the basement. They are the art. Some day that whole bundle may come up like the buried treasures of Pompeii to startle a future people. I hope so. They certainly didn't cause any loud cries among the present set.

In attempting to beat the vaudeville game I finally woke up. It took a long time, but by degrees it dawned on me that the men who run these variety theaters know pretty well what they are doing. You would not think that, but it is true. They may be a little indifferent to the sketch that you have figured out as artistic—a classic is what I always wanted to have one called—but once you have recovered and begin to feel a desire for some plain, conventional money these managers will surprise you by the speed with which they can show you how to get it.

About four years ago a collaborator and myself took a manuscript—number twelve it was—to a man high up in the vaudeville business. At great length we explained the artistic value in this twelfth of an unfortunate family of brainchildren, but somehow a vague impression came to me that, while trying to be polite, this man was looking out of the window. Suddenly he turned. The sporting edition of an evening paper lay on the desk in front of him.

"Say," he interrupted, right in the middle of our one best line, "I wonder if you could get hold of this fellow for a few weeks." He pointed to the photograph of a noted baseball pitcher that took up nearly half the page. "That's what the public wants to see. There'd be some money in it."

"But he couldn't act!" I remonstrated, still harboring the parent love for a brainchild.

"That cuts no ice," he explained. "Get Miss Tully here to go on with him"—the comedienne was my collaborator—"and I think you can clean up."

It was quite a shock to art, but a paying one. It jarred into my head an idea. If people were willing to pay to see a thing, why not let them have it? We not only got one ballplayer, but two—Christy Mathewson and Chief Meyers, of the Giants. They had just been important factors in winning the post-season games for the city championship and were the most talked-of men in New York—right then. The manager explained to us that we would have to get them while they were hot.

Royalties in Freak Acts

IN THREE weeks we had the diamond stars rehearsed and ready to go on. As sad a postponement as it was to my coming classic—it is still coming—they got us some real money. A royalty of \$100 a week was my share. Right then and there art was temporarily shelved and catch-as-catch-can sketch-writing became a regular side business. It was the open season for freak acts, as that kind is called, and the vaudeville field was alive with gunners. In pursuit of this game I began to learn things about the two-a-day business; to acquire a knowledge of its ramifications, its booking system, its human side, its jealousies.

The freak attractions were in such demand that the regular every-day performers were beginning to get alarmed. On the opening night, while still enjoying the thrill of success, I discovered, somewhat regretfully, that we were invading what had always been looked upon as a field forbidden to outsiders.

Our heroes had just left the glare of the footlights and were in the dressing room, still scared. They had performed better than any of us had expected, but that

was not important: they had drawn a packed house. The ballplayers had even surpassed two young women extensively exploited on another bill. These young women couldn't act much either. They had shot and wounded a millionaire and were acquitted. That got them two-weeks' booking at a good figure. A third week, perhaps, would have required another shooting—but that is neither here nor there.

We were all telling Mathewson and the Chief just what they had done to the stage, when a little song-and-dance woman stuck her head in the crack of the half-open door. She had liked our act much and hoped we would make a lot of money.

"And how do things look for you this coming season?" I asked.

"Well, I don't know," she replied with a whimsical smile. "I can't play baseball, and as I am too tender-hearted to



She Had Liked Our Act Much and Hoped We Would Make a Lot of Money

shoot-up any old millionaires it looks like it's going to be a long, hard winter."

She got the laugh expected, but deep down in her heart that little woman meant what she said. They all feel that way about it. Freak acts, though they get the money, can never be popular with those people who have devoted years of study to the art of entertaining.

According to their teachings the success of such things runs contrary to the laws of compensation.

"These baseball boys are gentlemen," this same little woman said to me later on in the week; "but, honestly, don't you think it a little tough when one of them, by hitting a home run or something, can go on the stage, get big money and shove us people down next to the moving pictures?"

Though the song-and-dance woman was recognized as a real artist it was nearly a month before she and her partner got another week at \$250. The ballplayers were booked for fifteen weeks immediately at \$1500. It did seem a little unfair. The public liked her act better. There is no doubt of that. Still, it was the chance to see the ballplayers and hear them talk that had drawn the crowd.

Following the success of our baseball sketch and the cropping up of others round the circuit, an organization made up mainly of variety actors tried to put through a resolution demanding that the managers bar all freak acts from the stage on the ground that these outside people were taking bread and butter out of their mouths. And if it had not been for the counsel of a few of the members who had a saving sense of humor they would probably have succeeded in passing the resolution.

When Art Follows the Elephant

MANY of the managers, most of whom have been in the theatrical game since boyhood, are in sympathy with this plaint of the artists—they call performers that on all official documents—but with them the commercial instinct supersedes art when it comes to a showdown. I guess it was the same instinct that dampened my ardor for the classics.

The resentment of the actor toward the encroachment of these freak attractions that have no real dramatic value is not limited to the smaller-salaried performers by any means. A big offer once enticed Nat Goodwin temporarily to forsake the legitimate stage for a whirl at the two-a-day and he was quick to feel it. Not that it hurt his salary, but it hurt his art.

From the outset Mr. Goodwin found, as have other noted stars, that working audiences up to shrieks of laughter or appreciation of the artistic in twenty minutes is very different from doing it in a two-hour play. He also discovered—a thing well understood by old vaudevillians—that the mental state of the audience, when his turn came, depended largely on the kind of an act that had preceded. It is no easy job to start a subtle comedy immediately following a trained elephant that sits at a table with a napkin round its neck and operates a seltzer bottle with its trunk. Mr. Goodwin's playlet was really delightful and drew large houses; but one night after his art—and he has real art—had been lost on part of a big New York audience, he went to the Lambs Club with some observations on the two-a-day that gave his friends a treat. He had made up his mind to accept no more booking, even though the figure was large, and by good-natured jibes was forced into an explanation.

"Well," Mr. Goodwin finally declared, "acting is acting and art is art in any place, but when, after twenty years of getting along as a star, I have to follow a man whose sole claim to histrionic distinction is that he can swallow a set of pool balls without taking water and then balance the cue on the end of his nose, it looks to me like a good time to withdraw."

The trouble with the real actors, those who have made dramatic art a life study, is that they forget that the

vaudeville stage is primarily one of variety. The man who can lock his feet behind his ears and wave the American flag with his toes is often just as amusing to those who have dropped in for a laugh or a surprise as the most subtly written and best-acted playlet.

One night in New York we had a little one-act drama, making its first metropolitan appearance, that had to follow an obscure juggler whose name occupied a place no larger than your hand on the three-sheet poster outside. That fellow walked out in front of a packed audience and practically stopped the show by a trick figured out for the amusement of children. After tossing a dozen or more oranges to persons in the balcony and gallery he stood on the stage apron with a fork in his mouth and dared those who caught them to throw at his face. One at a time he impaled on that fork every orange thrown. It was riotous fun. Even those downstairs in evening clothes would not be satisfied until, in addition to the oranges, which had run out, he had passed around a peck of potatoes. These also he caught as fast as they were thrown. By clamoring for more potatoes that audience was innocently helping the juggler to kill five minutes' extra time so that the stagehands could make the scenic setting for our drama. And, worst of all, the potato throwing proved decidedly more entertaining.

Our playlet—number fourteen, by the way—lasted but a few weeks. It is among the buried sixteen. Probably if we could have followed a less riotous act that opening night it might have lasted longer.

One of the house manager's greatest trials is the arranging of bills so that the several acts can keep moving without having to call on one of the turns to do some extra time, as in the case of the juggler. A vaudeville audience refuses to wait and, to avoid delays, the booking agent must use skill in making his selections.

One full-stage act cannot follow another because the stagehands, be they ever so fast, must have time in which to strike one set of scenery and put up another. To obviate this, acts are put on that can be played in "one," in front of a drop curtain that hides the work going on behind. The stage is divided into four sections. They are known as "one," "two," "three" and "four," though the latter usually means full-stage. In exterior scenes the audience can note these divisions by the woodland wings on each side through which the performers enter.

Acts that can be played in "one" are naturally in demand. On every bill there must be at least three of them. That is why the vaudeville stage teems with song-and-dance partners, knockabout comedians and monologists, as they are called. In the good old days of ten, twenty and thirty cent melodramas they were used under the name of specialties to kill time between the acts.

When Drawing Cards Prove Jokers

THESE acts in "one" are to the theatrical agent as staple goods are to the grocer. The dramatic offerings, scenic productions and tabloid musical comedies are the fancies for high-class trade.

Every act has an intrinsic value based on the number of laughs or curtain calls that it gets. In addition to that, though, there is a marketable value in the way an attraction is constructed for the convenience of the stage manager. A sketch played full-stage frequently loses a booking because there are too many other full-stage acts on the bill. If that sketch could open in "one" and close full-stage it would have a better chance. There would be an opportunity to get the full-stage scenery while the action was opening in front of the drop curtain. Again, a sketch that opens full-stage and closes in "one" has an equally salable advantage. The closing in "one" avoids the necessity of a song-and-dance number by taking up enough time for the setting of the next full-stage act, if that happens to be the arrangement. It follows, therefore, that the most valuable of all acts, from a marketable point of view, is one that opens in "one," goes to full stage and then closes in "one." That is the topnotcher for convenience. It not only gives the audience three different pictures, or scenes, but enables the act to be handled absolutely independent of anything else on the bill. An agent who walks into the booking office with an act that opens and closes in "one" and gives a full-stage picture besides, immediately becomes the target for a bargain-counter rush.

Of all the ordinary attractions it is very likely that the little teams that play in "one" make more money in the

long run. On the big time they receive on an average \$250 a week. Sketches get from \$350 to \$1000, according to the number of actors in the cast, the expense of the production or the popularity of the star.

Vaudeville acts are not paid a percentage of the receipts. The size of the house cuts no figure in their settlement on closing night. They are paid a definite amount, written in their contracts before they start. If an expensive attraction fails in drawing power this figure may be cut down in the next contract, but the one that is already signed goes through to the letter.

There are many good attractions that draw well the first part of the week but begin to wane round Thursday or Friday. The manager who has lost money on that kind usually holds off on the next one until some other house has tried it. That timidity about taking a chance is what makes it difficult for many of the more pretentious offerings to get started.

Sometimes these anticipated drawing cards, especially the foreign ones, are given a contract covering several weeks at a high figure before they open. As the booking agent has canceling power it requires considerable gameness, in case of disappointment, to go through with a contract like that. But it has been done.

Yvette Guilbert, the famous French artiste, who though well along in years did dainty songs and readings, was brought over to play the Williams houses, now owned by B. F. Keith, at a salary of \$2500 a week. Madame Guilbert's art was over the heads of the average vaudeville audiences and as a drawing card she proved a dismal failure. Just the same she played ten weeks and received therefor \$25,000, more than half of which came out of the pocket of Percy G. Williams.

When an artist is found who can draw steadily, week after week, the sky seems to be the limit in salary. The high-water mark in expensive vaudeville was reached last season when \$7500 a week was paid to Madame Sarah Bernhardt and her company for a half-hour, twice a day, of such plays as *La Tosca*, *Camille* and *Adrienne Lecouvreur*, all in French. In many of the theaters in which she played it was impossible with the popular prices and the limited number of seats to get more than that amount in the house. And there were other acts to pay besides. The managers were satisfied, however, figuring that the loss would make itself up in added prestige. But in many cases that theory failed to work out. Having seen the divine Sarah in their two-a-day houses the patrons could not bring themselves to be satisfied with the subsequent ordinary bills. They had been spoiled.

The next highest-paid attraction was Evelyn Nesbitt Thaw, who drew down \$3500 a week. The fact that Harry Thaw escaped from Matteawan during the early part of



Acts That Can Be Played in "One" are Naturally in Demand

what more could an artist ask? These little jealousies cause the house managers all sorts of trouble at times. To avoid open clashes and possible disappointment to those who have bought tickets it has been necessary on several occasions to change the position of every act on a bill between the matinee and the night performance.

The Disadvantages of Being First

HARRY LAUDER, the Scotch comedian, once refused to go on for his act unless a woman who wore kilts and sang a Scotch song three numbers ahead of him was taken off. He was getting \$2000 a week for doing his turn, while the woman, who had intended no harm to his act and probably would not have cut any figure one way or the other, was getting \$100. Still she had to be put behind the temperamental Scotchman, down next to the moving pictures, and naturally failed miserably.

To a vaudevillian the position he will have on the bill is of almost as much concern as the salary. Frequently it is more important. An order to open or close the show is the worst possible affront that can be offered artistic temperament. It simply couldn't be done. A high-priced and high-strung entertainer would even kick vigorously—maybe faint—at being told to go on third. There is more of common sense than temperament in this however.

If a new act in which there is dialogue had to open the show it would be ruined. At that time people are walking into the theater and are not settled to listen to a line or pay much attention to a song. Again, if the act had to close the show the audience would be walking out. The best of dialogue would fall flat.

At one of the old New York theaters, where twice a day Sunday "concerts" are now given, Amelia Bingham was drafted from the legitimate stage to present an act similar in style to that of Sarah Bernhardt. There were ten other acts on the bill, but as Miss Bingham was the main attraction she was held until the last.

Between the two shows, matinee and night, she made a vigorous complaint to the house manager, who happened to be an old friend.

"I am perfectly willing to be obliging," she said; "but why on earth did you put me on as a chaser?"

"Oh, you can hold them all right," he replied, hoping that the implied compliment would work.

"Hold them, nothing!" Miss Bingham said with a laugh. "When I started the house was three-fourths full. When I finished—well, they applauded all right, both of them."

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Houses That Ran Three or Four Shows a Day Always Employed Acts Known as Chasers

Autobiography of a Happy Woman

HOW WOMEN LEARN

ILLUSTRATED BY FANNY MUNSELL

WHEN a woman bangs against a fact so hard that it bruises and breaks her spiritual bones, so to speak, she usually does one of two things—wraps herself up in a lot of lying platitudes, or, through a sweat of agony of which she tells no soul, works her way out to larger beliefs, to what the fact means. When a woman's little world of beliefs collides with a fact—and collapses—it is not the end of the road for her. It is only a taking stock of things at the crossroads.

She has to decide whether to continue following the same old path, colliding with the same old facts; or to follow a new trail—it may be blaze a new trail to new beliefs. She can persuade herself that what she did was best; that it is God's will women should suffer; that good intentions are the rungs up a Jacob's ladder, not the paving stones of a certain unspecified place; or she can face the music of her own making honestly and accept the fact as a fairly forcible and plain revelation that the God of Things does not intend this particular trail for these particular feet.

With a man it is different. From the time he gets his first good thumping on the football field—it may be undercuts and side-jabs and fouls—he knows there is a cosmos of fact outside his own hide; and he accepts its teaching. Unless a girl has had mighty wise training she does not acknowledge that cosmos of fact until much later in life, when she is actually hurt. That is why women are often so cruelly narrow in their judgments of one another, and so dogmatically conservative on matters of which they know less than a child. Trailmaking in the world of fact is terribly hard going for the average girl.

I learned all these things in the raw—not from Solomon, but from bumps. I had to work; and I had not the health to work. My mother was going blind and needed my support, and I had undermined my health so that I could not support her. I understood in a way that telling could never have taught me the fearful weariness on many a wage earner's face—they see the inevitable doom coming and have not the gumption, or spiritual agility, or physical ability to sidestep and avoid it.

I do not think, from that day to this, that any wage-earning girl has ever needed to tell me her own particular, peculiar and personal hell—the black pit of despair in the bottom of her own soul that terrifies her more than all the lurid, flamy bells preached from the pulpit. I know it from her face before she has guessed that I have read her secret. Often I can read the weakness in herself that has paved the way to that hell.

Because our own particular troubles are our own fault, we do not expect less help from God; and because it is her own fault, I do not know that we should help the girl who is in stress any the less.

Times untold I have turned on a girl struggler and told her what was making her weep her eyes out at night; and once or twice, drawn by that knowledge almost clairvoyantly, when neither she nor I may have uttered a word, I have followed a woman worker to her lodgings, to find her sobbing her heart out or contemplating making a hole in the river. By that do not think for the fraction of a second that all you have to do is fish your drowning victim out. Not much! The pit into which we fall is dugged too deeply in the bottomless stupidity of our own characters; that is why we keep falling into it.

Laws That Break the Breaker

LIKEWISE of the man worker—I understood now, as all the telling under the sun would never have taught me, why certain types of men—flabby in body and flabbier in will and mental vision—became terribly world-weary and worn and bitter at forty; became subject at times to devilish, reasonless frenzies of faultfindings and debauches and abuse! They were at war with self and therefore at war with life. They were Hamlet, with something to be done that they were too weak to do. They were frenzied prisoners beating their heads against the walls of the dungeon; and the dungeon was their own personality of incompetency, of unfitness, of folly, of vice, of stupidity.

As this is the unexpurgated tale of how a woman beat her way out to happiness, I have to set down something here of which I should be ashamed—but I am not. By the time I had walked back the long avenue to the center of the city, opposite the church we attended, I was perfectly well aware my world had collapsed. "If God backed me I



Slowly, Word by Word, I Read That Sad Farewell Letter

could not be bucked"; but had I not bucked God? Then—I knew. You cannot break laws; they break you! You must not only pray for strength—you must fight for it; and the only peace worth having is the peace that is a victory.

I had said to myself that I would never bring any child into the world with a physical handicap, which we had all suffered. I would never enter the hell of a loveless union, which wrecked so many women's lives. There were two blind walls. I would avoid them both—but here I was unhorsed; disabled; down and out; trapped in the cul-de-sac of woman's physical disability just the same! Then it dawned on me! I had fallen into the pit. Why? Because I had been colossally, impenetrably, asininely, hugely, grotesquely, thickly stupid!

That the educational system helped my stupidity did not extenuate my fault in the least. I had been a stupid blockhead, headstrong, fatuous—a fool! I had built up my little rule-of-thumb theory of how I would direct my life—independent of the great laws of life, which no human can direct, but only Destiny, or God! I had expected God to bend to me, instead of bending my puny atom to His laws.

Stupidity! I execrated the word; and the older I grow the harder I hate what it stands for—conceit, ignorance, presumption; asinine, fatuous, headstrong ego on a rampage. Hell we may need to burn out our vices; but purgatory must needs have fire, too, to smelt out this most smug of human amalgam—plain, thick-headed stupidity!

From that day to this I have hated stupidity more than I do sin. Sin we know for what it is—it is branded on its face with the mark of the beast; but stupidity comes decked out as a saint—smug, presumptuous, unctuous, thick, fumble-fingered, clumsy-footed—mumbling in God's name blacker follies than hell could spawn. I looked at the church. Then I looked at myself. I knew very well why my life plans had been ditched. I had bucked God's laws of health and body! Well—I would take my licks and never whine!

A frenzy of loathing—of self-nausea—went over me! I stamped the snow-padded asphalt pavement until my

feet pained; and—well—I had come to the place where the safety valve had to blow off in weeps or—I did not weep; and our mother had brought us up to eschew slang as the devil eschews holy water. What I uttered was a good deal stronger and hotter than slang. I said that I execrated stupidity. Let it go at that.

Was it wise to let the safety valve blow off before I went home? I do not know. You will have to answer that for yourself. It was the first word of the kind I had ever uttered in my life and it was the most appropriate word I knew. Lots of women in such a case alternate between weeps and depression; then depression and weeps; then weeps and depression. If I have to tackle weeps or—give me the "ors" every time. They leave me in fighting trim, hot and on the rebound; but hysterics and waterworks—they will dissolve strongest vim and iron nerve into dish-water. When I see them coming I have only one recourse—the shortest sprint to the tall and all-hiding timbers!

From that time on I never prayed for this or that—this boon or that—but only clear-visioned knowledge of the truth and sense to use it when I got it. And the admonition of the hired man from the meadows of the long ago came rippling in a sort of laughter through my stupidity—penitence—"When you raise the devil hang on or break your neck!" If I had been envious before of strength as part of a woman's equipment in life it became a fetish with me now. Of all the stupidity of human history surely this was the greatest!

The Feminine Life of Don'ts

WHAT was woman's peculiar job? The race! How had we equipped her for it? Set up as the beau-ideal of womanhood toward which all girlhood should strive—the clinging-vine idea; the ivy and the oak; the parasite existence; the vampire, blood-sucking thing! Do not cross your knees—it is not ladylike! Do not take long strides when you walk—it is not ladylike! Do not swing your arms! Do not be too vigorous! Do not romp and play and shout like your brother. Don't—don't—don't—from birth to death; with a system of dress that the devil himself could not have excelled as a preventive to the wholesome physical activity that upbuilds strength!

That year, I remember, it was bustles and hoops; pretty nearly as effective as Chinese foot bindings or harem hobbles on healthful activity! The next year it was sleeves the size of a balloon. The next year—what in the name of folly was it?—oh, yes—the Grecian bend, when a woman was supposed to walk as if she were about to break in two. The next fad was trains to sweep up the dust and filth of the streets. Then came false hair, rats, and things from the scalps of people who died of nameless diseases in China. Last has come the fad of dresses that actually hobble the feet! Chinese women have thrown off their foot hobbles. Western women have assumed them. Why? That is the kind of thing that makes me believe in a personal, laughing, cynical devil. That is why I always regard stupidity as more criminal and damning to others than sin.

The best art is the art that conceals art. The best dress is the dress that conceals dress—that draws attention away from the body wearing the dress to the personality inside the dress. From that night when I realized that stupidity—sheer stupidity, thick-headed stupidity and nothing else—had wrecked my life, and not God, health for women became a fetish with me. Dress for me became the means to an end; and the end was redundant energy and health. I have tried to dress as a means to an end, not make myself a servant to my dress. I do not think I have ever been pointed out as either well dressed or poorly dressed.

I have some rich friends who are horribly sorry that I do not pay more attention to dress. They tell me what I might accomplish if only I would pay more attention to what they call make-up; but, all the same, I notice every once in a while they ask me how it is my life is so full and theirs so empty; how it is I have So-and-So and Such-and-Such for friends, whom they would give their very souls to know. I cannot answer, for they would not understand. They have staked their all on appearances, the show of things, the frills and furbelows; on earning fifty thousand dollars and giving the impression they were earning five hundred thousand dollars.

I have staked my all on the character of the people inside the frills and furbelows; and where I have found we were fighting for the same ends that fact alone has bound

us together in hoops of steel. Do not think by this that I went in for the zoneless waist and the slattern eccentric and the pose of indifference to dress, which is the greatest pose of all. I did not. Art is the art that conceals art. Dress is the dress that conceals dress. From that night, when I realized that my blockheaded stupid indifference to the sacred claims of the body had wrecked my life, I simply made dress subservient to the one end—redundant, active, fiery, physical health. Whatever did not play in with that scheme I cut out.

I weighed less than one hundred pounds then and measured five feet nine. I weigh today uniformly between one hundred and forty and one hundred and fifty; and I do not think there is an ounce of it that is fat, or an ounce of it that is not nery muscle, all alive. How did I accomplish it? By setting myself to accomplish it; by realizing that no woman can fulfill her destiny—especially if that destiny be the human race—unless she first acquires physical fitness, strength, nerve, rebound, all-aliveness. Then, I arose so dead at eight or nine in the morning that I needed a siren whistle and a steam derrick to get me up. If I missed sleep or meals I was all in. Today, I can rise at four as easily as at five or six, and work until midnight—and get up ready for it the next day; and I have tramped twenty-five miles with Swiss guides and gone without food for thirty-eight hours, and come up with a rebound after one night's sleep.

How have I accomplished this? By setting myself to do it; by learning that I could accomplish nothing unless I did it—that the body is God's as much as the soul, and that electric power can accomplish nothing without a good powerhouse.

I could not confide in my mother, for she was secretly bearing anxiety enough of her own. Nor could I confide in my little friend of the sweet peas and violet eyes. She would have wept and told me: "Yes; that is always what happens when a woman tries to do anything!" She would have given me the tenderest sympathy—suffocating, smothering sympathy—but not the lift, the spur, the fire I needed to come back fiercely at the game of life. And it was a good thing there was no one to help me at that time; otherwise I could not have come to so complete and personal a realization of all the difficulties that confront the woman wage-earner.

Testing a Scriptural Promise

THAT very night I began vigorous gymnastics, to throw out my chest; and I never missed a hot plunge-bath at night to stimulate surface circulation and warm up cold hands and feet that so often give the lugger a nightly sore throat. Then, in the morning, came a cold sponge, to avoid chills from drafts. I had not yet come to chasing the cure in fresh air—day and night. That followed after I had dosed myself for a year with cod-liver oil, various tonics,

and other nostrums that lift you temporarily and let you fall back the moment you drop them.

That night when I opened the Bible to read to my mother before she fell asleep, the first verse my eye fell on was: "With long life will I satisfy him." I did not know whether to laugh or stamp. Instead I sat thinking. Then I wrote along the margin: "I am going to test out whether this thing holds water." It is twenty years since I wrote those words. The page is yellowed and the penciling is faint; but if there were room I would pencil another verse along the margin of those words—a line from Ralph Waldo Emerson: "For Nature ever faithful is, to such as trust her faithfulness."

A week later I left for the East—only to learn that you can never run away from yourself—from the shadow of what you have done. I went to stay with a cousin some thirty years my senior. She was married, but had no children, and had always been to us something between a comrade and a second mother. She was married to a man notorious as the richest and meanest citizen in that state. That everybody knew; but whether the general public knew that in addition to being the richest and meanest man in the state he was also a criminal, I was not sharp enough to discern.

He had been married three times. His former wives had died of what the doctors diagnosed as anemia in one case and heart disease in the other; but I had not been in the house a month before I knew and my cousin practically acknowledged that both women had died of wife-murder—the kind of murder that the law cannot or will not reach and punish. To one wife he had refused medical care and a nurse in childbirth. The child died. The woman died a year later from the results of the neglect suffered at that time. The other woman he literally badgered to her death. I set down these hideous facts because I have known many girls, who thought they were too frail to earn their living out in the world, choose this as the easiest way.

My observation of life is that, of all the ways of earning a living, this is the most tragically hardest, and not the less cruel because it is dumb, behind a brass knocker with large lettering of respectability. I saw that he stood in deadly fear of my cousin's high-spirited, fearless character, and that he hated her with a hatred that was virulent because he could not break her to cringe in fear before him as he

had broken her predecessors. He also hated her goodness as a standing reproach to his own vile life. I have seen him rave through the house at night foaming at the lips, declaring there was no such thing as a good woman in the world if only you could find out.

After these frenzies he would have fits of terrible penitence, when he would donate a hundred dollars to the Salvation Army, or the Children's Home, or the church which he attended as assiduously as the foremost saint. "The man was insane," you say; or, "A husky son's number-eleven boot would have tempered such frenzies." Granted he was insane, or that pathologically his was a case for a number-eleven boot. The point is, Why are girls not told the facts underlying the pathological need for a number-eleven boot? Did not this woman give this man's life a false front to the whole world and so make him a menace to the community?

After all, his raving brutality broke against her calm strength like storm-tossed waves against rocks; but I knew if ever her health—which was of the frailest—broke, he would get her as he had caused the deaths of the other two. I once asked my cousin why she had married him. She looked thoughtfully into space.

"What else was there for a girl to do thirty years ago?" she asked quietly. She had been a clergyman's daughter. When her father died another clergyman, who was a relative, had invested her means for her so securely that she could not pull a cent out of the investment for ten years. "What was there to do? He caught me as such men always catch a woman—at her weakest moment.



Why Did College Lore Feed Us on Such Sawdust?

You know about that investment! He had heard of it from the Blanks! He was looking for some one to give an air of respectability to his wealth. I was looking for a home."

"So you gave him the stamp of respectability, which is a lie," I said, "and he gave you a home —"

"Yes," she added quickly; "but don't you ever think for one moment that respectability is all such men demand from their wives! I thank God I have had no children to carry the taint of such a disposition on down the generations; but if I had a family of twenty girls I should have each girl educated so she could earn her living if she needed to! Economic independence is the only security for girls from such a life as I have had."

"Why don't you leave him?" I asked. I knew the money had at last come home from its long investment. "Don't you see you are giving him a false stamp of respectability when he is really a criminal? Why don't you divorce him? He has given you ample and repeated cause."

If my cousin had shorn her reasoning of every adventitious consideration she would probably have answered in three words—Bread and Butter; but she gently rebuked me.

Freedom After Thirty Years

"MY DEAR," she said, "do you realize that, of all our numerous connection of relatives, there has never been a single case of divorce? I could not endure the slur and the gossip and public scandal. At first, when matters were worse, I consulted —" naming a great lawyer. "He assured me that a divorce and alimony would be granted in a ten minutes' hearing; but when I told my husband he showed such repentance that I thought perhaps —" she was speaking very thoughtfully and slowly now — "perhaps it was my mission to stay with him and try to reform him!"

There it was again—a duplication of my own stupidity; ascribing our blunders to the will of God, who must needs have broad shoulders to carry the load of fool-plans gone askew that we ascribe to Him!

"It's been thirty years—hasn't it?" I asked.

"I know! I know!" she answered impatiently. "I belong to the old morality and you belong to the new; and the new way of looking at things is turning our old standards all topsy-turvy. The more I think of it the less I know which is right! You think it worse for a good woman to live with a bad man and wrap her skirts of respectability round his crimes, than for a woman to leave such a man. You may be right, child—you may be right," she said sadly; "but I have stood it for thirty years and it can't last long."

It did not. One of the ways in which this man annually disported himself each fall was to refuse to lay in the supply of winter's coal until half the household had colds. This year unwonted cold, raw, wet weather came early in August. My cousin was taken ill. Her husband stormed at the disarranged household and refused to send for the doctor.

I personally went down and brought the doctor up from the city. It was pleuro-pneumonia, with the same old symptoms of the same old good-for-nothing lungs that tainted the clan of us. I wish you could have seen the husband evince his grief before that doctor!

"There is no use talking," declared the doctor. "No matter what people say, Mr. Blank has the deepest reverence and love for your cousin —"

"Then I wish you'd make him put it in the form of a check and send her to Such-and-Such Sanatorium!" I retorted.

"I will," said the doctor—and he did.

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"Economic Independence is the Only Security for Girls From Such a Life as I Have Had"

AN AMIABLE CHARLATAN

XI

By E. Phillips Oppenheim

ILLUSTRATED BY WILL GREFFÉ

AT ABOUT half past ten the following morning I turned into Prince's Gardens, to find a four-wheel cab drawn up outside the door of Mr. Bundercombe's house. On the roof was a dressing case made of some sort of compressed cane and covered with linen. Accompanying it was a black tin box, on which was painted, in white letters: Hannah Bundercombe, President W. S. F. Standing by the door was a footman with an article in his hand that I believe is called a grip, which, in the present instance, I imagine took the place of a dressing case.

I surveyed these preparations with some interest. The temporary departure of Mrs. Bundercombe would, I felt, have an enlivening influence upon the establishment. As I turned in at the gate Mrs. Bundercombe herself appeared. She was followed by a young woman who looked distinctly bored and whom I was not at first able to place. Mrs. Bundercombe was in a state of unusual excitement.

"Say, Mr. Walmsley," she began, and her voice seemed to come from her forehead—it was so shrill and nasal; "how long will it take me to get to St. Pancras?"

I looked at the four-wheeler, on the roof of which another servant was now arranging a typewriter in its tin case.

"I should say about thirty-five minutes—in that!" I replied. "A taxi would do it in a quarter of an hour."

"None of your taxis for me!" Mrs. Bundercombe declared warmly. "I am not disposed to trust myself to a piece of machinery that can be made to tell any sort of lies. I like to pay my fare and no more. If thirty-five minutes will get me to St. Pancras, then I guess I'll make my train."

"You are leaving us for a few days?" I remarked, suddenly catching a glimpse of a face like a round moon beaming at me from the window.

"I have received a dispatch," Mrs. Bundercombe announced, drawing a letter with pride from an article that I believe she called her reticule, "signed by the secretary of the Women's League of Freedom, asking me to address their members at a meeting to be held at Leeds tonight."

"Very gratifying!" I murmured.

"How the woman knew that I was in England," Mrs. Bundercombe continued, carefully replacing the missive, "I cannot imagine; but I suppose these things get about. In any case I felt it my duty to go. Some of us, Mr. Walmsley," she added, regarding me with a severe air, "think of little else save the various pleasures we are able to cram into our lives day by day. Others are always ready to listen to the call of duty."

"I wish you a pleasant journey, Mrs. Bundercombe," I said, raising my hat. "I suppose I shall find Eve in?"

"No doubt you will!" she snapped.

I glanced at the depressed young woman.

"I am taking a temporary secretary with me," Mrs. Bundercombe explained. "Recent reports of my speeches in this country have been so unsatisfactory that I have lost confidence in the Press. I am taking an experienced shorthand-writer with me, who will furnish the various journals with a verbatim report of what I say."

"Much more satisfactory, I am sure," I agreed, edging toward the house. "I wish you a successful meeting, Mrs. Bundercombe. You mustn't miss your train!"

"And I trust," Mrs. Bundercombe concluded, as she turned to enter the cab, "that if you accompany Eve in her shopping expeditions today, or during my absence, you will not encourage her in any fresh extravagances."

I made my way into the house and entered the morning room as the cab drove off. Mr. Bundercombe and Eve were waiting. Mr. Bundercombe paused at my entrance and wiped his forehead. He was very hot.

"A little ebullition of feeling, my dear Paul," he explained, "on seeing you. You met Mrs. Bundercombe? You have heard the news?"

"I gathered," I remarked, "that Mrs. Bundercombe's sense of duty is taking her to Leeds."

Mr. Bundercombe breathed a resigned sigh.

"We shall be alone," he announced, with ill-concealed jubilation, "if we have any luck at all, for three days! One never knows though! I propose that we celebrate tonight, unless," he added, with a sudden gloom, "you two want to go off and dine somewhere alone."

"Not likely!" I assured him quickly.

"Daddy!" Eve exclaimed reproachfully.

Mr. Bundercombe cheered up.

"Then, if you're both agreeable," he proposed, "let us go and pay Luigi a visit. I have rather a fancy to show him a reestablished Mr. Bundercombe. You know, I sometimes think," he went on, "that Luigi was beginning to regard me with suspicion!"

"There isn't any doubt about it," I observed dryly.

"We will dine there tonight," Mr. Bundercombe decided, "that is, if you two are willing."

I hesitated for a moment. Eve was looking at me for my decision.



We Left Louis There, Still Standing Like a Man in a Dream

"I really see no reason why we shouldn't go there," I said. "I have to take Eve to some rather dull relatives for luncheon, and I suppose we shall be shopping afterward. It will brighten up the day."

"We will give Luigi no intimation of our coming," Mr. Bundercombe suggested with relish. "We shall be in no hurry; so we can order our dinner when we arrive there. At eight o'clock?"

"At eight o'clock!" I agreed.

"More presents, Paul!" Eve informed me, taking my arm. "Come along and help me unpack! Isn't it fun?"

Luigi's reception of us that night was most gratifying. He escorted us to the best table in the place, from which he ruthlessly seized the mystic label that kept it from the onslaughts of less privileged guests. He congratulated me upon my parliamentary honors and my engagement in the same breath.

It was perfectly clear to me that Luigi knew all about us. He addressed Mr. Bundercombe with an air of deep respect in which was visible, too, an air of relieved apprehension. He took our order himself, with the aid of an assistant *maitre d'hôtel*, at whom Mr. Bundercombe glanced with some surprise.

"Where is Louis?" he inquired.

"Gone—left!" Luigi answered.

Mr. Bundercombe was obviously disappointed.

"Say, is that so!" he exclaimed. "Why, I thought he was a fixture! Been here a long time, hadn't he?"

"Nearly twelve years," Luigi admitted.

"Has he got a restaurant of his own?" Mr. Bundercombe asked.

Luigi shook his head.

"On the contrary, sir," he replied, "I think Louis has gone off his head. He has taken a very much inferior post at a very inferior place. A restaurant of a different class altogether—not at all *comme il faut*; a little place for the multitude—Giatron's, in Soho. The foolishness of it—for all his old clients must be useless! No one would eat in such a hole. It is most mysterious!"

We dined well and gayly. Mr. Bundercombe renewed many restaurant acquaintances and I am quite sure he thoroughly enjoyed himself. Every now and then, however, a shadow rested on his face. Watching him, I felt quite certain of the reason. It was only during the last few weeks that I had begun to realize the immense good nature of the man. He was worrying about Louis.

We sat there until nearly ten o'clock.

When we rose to go Mr. Bundercombe turned to us. "Say," he asked, a little diffidently, "would you people object to just dropping in at this Giatron's? Or will you go off somewhere by yourselves and meet me afterward?"

"We will go wherever you go, dad," Eve declared. "We are not going to leave you alone when we do have an evening off."

"I should like to find out about Louis myself," I interposed. "I always thought he was the best *maitre d'hôtel* in London."

We drove to Giatron's and found it in a back street—a shabby, unpretentious-looking place, with a front that had once been white, but that was now grimy in the extreme. The windows were hung with little curtains in the French fashion, whose freshness had also long departed. The restaurant itself was low and teeming with the odor of past dinners. At this hour it was almost empty. Several untidy looking waiters were rearranging tables. In the middle of the room Louis was standing.

He recognized us with a little start, though he made no movement whatever in our direction. He was certainly a changed being. He stood and looked at us as though we were ghosts. Mr. Bundercombe waved his hand in friendly fashion. It was not until then that Louis, with marked unwillingness, came forward to greet us.

"Come to see your new quarters, Louis!" Mr. Bundercombe said cheerfully. "Find us a table and serve us some of your special coffee. We will dine here another evening."

Louis showed us to a table and handed us over to the care of an unwholesome-looking German waiter, with only a very brief interchange of courtesies. And then, with a word of excuse, he darted away. Mr. Bundercombe looked after him wonderingly. The coffee was brought by the waiter and served without Louis' reappearance. The effect of his absence on Mr. Bundercombe, however, was only to make him more determined than ever to get at the bottom of whatever mystery there might be.

"Just tell Louis, the *maitre d'hôtel*, I wish to speak to him," he instructed the waiter.

The man departed. Ten minutes passed, but there was no sign of Louis. Mr. Bundercombe sent another and more imperative message. This time Louis obeyed it. As he crossed the room a little hesitatingly toward us, it was almost sad to notice the alteration in his appearance. At Luigi's he had been so smart, so upright, so well dressed. Here he was a changed being. His hair needed cutting; his linen was no longer irreproachable; his clothes were dusty and out of shape. The man seemed to have lost all care of himself and all pride in his work. When at last he reached the table Mr. Bundercombe did not beat about the bush.

"Louis," he said, "we have been to Stephano's tonight for the first time for some weeks. I came along here to see you because of what Luigi told me. Now you can just take this from me: You've got to tell me the truth. There's something wrong with you! What is it?"

Louis extended his hands. He was making his one effort.

"There is nothing wrong with me," he declared. "I left Stephano's to—as they say in this country—better myself. I am in charge here—next to Monsieur Giatron himself. If Monsieur Giatron should go back to Italy I should be manager. It seemed like a good post. Perhaps I was foolish to leave."

"Louis," Mr. Bundercombe protested, "I guess I didn't come round here to listen to lies. You and I had some little dealings together and I feel I've the right to insist on the truth. Now, then, don't give us any more trouble—there's a good fellow! If you'd rather talk to me alone invite me into the office or behind that desk."

Louis looked round the room, which was almost empty, save for the waiters preparing the tables for supper.

"Mr. Bundercombe," he said, with a little gesture of resignation, "it is because of those dealings that I came to trouble."

Mr. Bundercombe eyed him steadily.

"Go on!" he ordered.

Louis moved closer still to the table.

"It was those banknotes, Mr. Bundercombe," he confessed. "You gave me one packet to be destroyed in the kitchen. I obeyed; but I looked at them first. Never did I see such wonderful work! Those notes—every one seemed real! Every one, as I put it into the fire, gave my heart a pang."

"And then, the other time—when you slipped them under the table to me because Mr. Cullen was about! I took them, too, to the fire. I destroyed one, two, three, four, five—one dozen—two dozen; and then I came to the last two or three, and my fingers—they went slow. I could not bear it. I thought what could be done. My wife

she was not well. I could send her to Italy. I owe a little bill. The tips—they had not been good lately. Behold! There was one ten-pound note left when all the others were destroyed. I put him in my waistcoat pocket."

"Goon!" Mr. Bundercombe said encouragingly. "No one is blaming you. Upon my word, it sounds natural enough."

Louis' voice grew a little bolder.

"For some time I hesitated how to change it. Then one day I came here to see my friend Giatron—we came together from Italy. I hand him the note. I ask him please change. He give me the change and I stay to have a drink with the head waiter, who is a friend of mine. Presently Giatron comes out. He calls me into the office. Then I begin to tremble. He looks at me and I tremble more."

"Then he knows that he have got me. Giatron's a very cruel man, Mr. Bundercombe. He make hard terms. He made me give up my good place at Luigi's. He made me come here and be his head man. He gives me half as much as Luigi and there are no tips; besides which the place offends me every moment of the day. The service, the food, the wines—everything is cheap and bad. I take no pride in my work."

"I go to Giatron and I pray him to let me go. But not so! I know my work well. He thinks that I will bring clients. Nowhere else could he get a head man so good as I at the wages of a common waiter. So I stay here—a slave!"

The man's story was finished. In a sense it seemed ordinary enough, and yet both Eve and I felt a curious thrill of sympathy as he finished. There was something almost dramatic in the man's sad voice, his depressed bearing, the story of this tragedy that had come so suddenly into his life. One looked round and realized the truth of all he had said. One realized something, even, of the bitterness of his daily life.

Mr. Bundercombe sipped his coffee thoughtfully.

"Tell me why you did not come to me or write, Louis?" he asked.

The man stretched out his hands.

"But it was to you, sir, that I had broken my word!" he pointed out. "When you gave me that first little bundle you looked at me so steadfastly—when you told me that every scrap was to be destroyed; and I promised—I promised you faithfully. And you asked me afterward about that last batch. You said to me: 'Louis, you are sure that they are all quite gone? Remember that there is trouble in the possession of them!' And I told you a lie!"

Mr. Bundercombe coughed and poured himself out a little more of the coffee.

"Louis," he declared, "you are a fool! You are a blithering idiot! You are a jackass! It never occurred to me before. I am the guilty one for placing such a temptation in your way. Now where's this Monsieur Giatron of yours?"

Louis looked at him wonderingly. There was a dawn of hope in his face, blended with a startled fear.

"He arrives in ten minutes," he announced. "He comes down for the supper. He is here."

Mr. Bundercombe glanced round. A stout man, with a black mustache, had entered the room. His eyes fell at once on the little group. Mr. Bundercombe turned round.

"So that is Monsieur Giatron?"

Louis bowed. Mr. Bundercombe beckoned the proprietor to approach.

"An old patron of Luigi's," Mr. Bundercombe explained, introducing himself—"come round to see our friend Louis, here."

"Delighted, I am very sure!" Mr. Giatron exclaimed, bowing to all of us. "It will be a great pleasure to us to do the very best possible for any of Louis' friends."

Mr. Bundercombe rose to his feet. He pointed to the little glass-framed office at the other side of the room.

"Mr. Giatron," he said, "I have always been a great patron of Louis'. You and I must have a chat. Will you not invite us into your little office and show us whether there is not something better to be found than this coffee? We will take a glass of brandy together and drink success to your restaurant."

Giatron hastened to lead the way. Eve, in response to a glance from her father, remained at the table; but I followed Mr. Bundercombe. We went into the office;

Giatron himself placed three glasses upon the desk and produced from a cupboard a bottle of what appeared to be very superior brandy. Mr. Bundercombe sipped his with relish. Then he glanced at the closed door.

"Mr. Giatron," he began, "I have been having a chat with Louis. He has told me of his troubles—told me the reason for his leaving Luigi and accepting this post with you."

Giatron paused, with the bottle suspended in midair. He slowly set it down. A frown appeared on his face.

"Mind you," Mr. Bundercombe continued, "I am not sympathizing with Louis. If what he said is true I am inclined to think you have been very merciful."

Giatron recovered his confidence.

"He tried—Louis tried—my old friend," he complained, "to take advantage of me; to enrich himself at my expense by means of a false note."

"That is the only point," Mr. Bundercombe said. "Was the note bad? Do you know I can scarcely bring myself to believe it!"

The restaurant keeper smiled. Very deliberately he produced a great bunch of keys from his pocket and opened the safe, which stood in a corner of the office. Mr. Bundercombe whispered a scarcely audible word in my ear and became absorbed once more in the brandy. Presently Giatron returned. He laid on the desk and smoothed out carefully what was to all appearances a ten-pound note.

"If you will examine that carefully, sir," he begged, "you will see that it is the truth. That note, he is very well made; but he is not a good Bank of England note."

Mr. Bundercombe slowly adjusted his glasses, placed the note in front of him and smoothed it carefully with his large hand. "This is very interesting," he murmured. "Allow me to make a close examination. I've seen some high-class printing in my —"

Giatron started as though he were shot and jumped round toward me. With unpardonable clumsiness I had upset my glass in leaning over to look at the note.

"I'm awfully sorry!" I exclaimed, glancing ruefully at my trousers. "Could you give me a napkin quickly?"

Giatron hastened to the door of the office and called to a passing waiter. The napkin was soon procured and I rubbed myself dry. The restaurant keeper returned to the desk at Mr. Bundercombe's side.

"All I can say," Mr. Bundercombe declared, as he drew away from the note, which he had been examining, "is that I do not wonder you were deceived, Mr. Giatron. This note is the most perfect imitation I have ever seen in my life. A wicked piece of work, sir!"

"You recognize the fact, however, that the note is beyond question counterfeit?" Mr. Giatron persisted.



"Not Bad!" He Jeered. "Not Bad!"

"You are always very welcome—and the young lady!" We rejoined Eve, paid our bill and made our way to the door. Louis, looking very pathetic, was in the background. Mr. Bundercombe beckoned to him.

"Louis, you can give your shark of an employer a week's notice tonight! I have the note in my pocket," he whispered. "It's cost me a good one; but I owed you that. On Monday week, Louis, I shall order my dinner from you at Luigi's."

The man's face was wonderful! He came a little closer. He was shaking at the knees, his hands were trembling, and his mouth was twitching.

"Mr. Bundercombe," he pleaded hoarsely, "you would not deceive me!"

Mr. Bundercombe looked at him steadfastly.

"On my honor, Louis, the note is in my pocket, already torn in four pieces when I put my hand into my waistcoat pocket to pay my bill. In three minutes it will be in a hundred pieces—gone! You need have no fear. The note Mr. Giatron is guarding so carefully is a very excellent ten-pound note of my own."

At a quarter to eight on the following Monday week Mr. Bundercombe and I entered Luigi's restaurant. Louis himself advanced to greet us—the old Louis, whose linen was irreproachable, whose bearing and deportment and gracious smile all denoted the Louis of old. Mr. Bundercombe ordered dinner and beckoned Louis to come a little nearer.

"Was there any trouble?" he inquired.

"For me, no," Louis replied; "but Monsieur Giatron—never, never have I seen a man like it! He fetched out the note. 'Now,' he said, 'I take your notice! You take mine! Ring up the police! Or shall I?'"

"Then I tell him. I say: 'I don't believe the note bad at all!' He laughed at me. He got it from the safe and laid it on the desk. 'Not bad!' he jeered. 'Not bad!' Then he stood looking at it."

"Mr. Bundercombe, I see his face change. His mouth came wide open; his eyes looked as though they would drop out. He bend over that note. He looked at it and looked at it; and then he looked at me."

"I don't believe that note ever was bad!" I say. "I told you when you charged me I didn't believe it. That is why I have made up my mind to give you notice, to go away from here. And if that note is bad then you can put me in prison."

"Monsieur Giatron—he went back to the safe. He rummaged round among a pile of papers and soon he came out again. He was looking pasty-colored. 'Louis,' he said, 'someone has been very clever! You can go to hell!' And so, Mr. Bundercombe, Louis wound up, beaming, 'here I am!'"



"This Note is the Most Perfect Imitation I Have Ever Seen in My Life"

(TO BE CONTINUED)

THE SATURDAY EVENING POST



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One Way to Buy Bonds

WE SUPPOSE, at a rough estimate, there are fifty thousand urban families in the United States that never saved a cent in their existence who could buy some costly luxury on credit this week and pay for it before next Christmas.

The chief characteristic of your spendthrift is that he always gets things first and pays for them afterward. He plunks down the last installment on his winter overcoat two weeks after purchasing his summer suit. The winter coal bill is disposed of only when a nice little ice bill has begun to accumulate.

Yet unless he has degenerated into a deadbeat he does finally pay for everything he buys—at least up to eight months before his demise—the bills which accumulate in that last lap coming out of his life insurance. He was not born forehanded, but backhanded. He is so unfortunately constituted that his monetary legs will operate only on an upgrade.

An experienced banker thinks that this constitutional defect may be turned to good account. He advises the backhanded man to ascertain the price of the costliest luxury he might possibly pay for in the current year—by turning his corners so fast that about payday he would resemble a squirrel in a wire cage—then to visit a sympathetic broker, with a good letter of introduction, and buy a bond of the same amount, to be paid for in the same installments he would otherwise have applied to some non-productive purchase.

At the end of the year, says the banker, he will own the bond, which he can put up as collateral for the purchase of another bond, to be paid for in installments the next year.

It sounds fairly plausible and we recommend all backhanded readers to try it. The only question is whether a spendthrift would meet the payments—unless he were buying something he really could not afford.

Comparative Plutocracy

WE KNOW approximately what British incomes are, for we have the report of the tax commissioners. At the apex of the pyramid are sixty-six individuals who receive more than half a million dollars a year each—their aggregate incomes being sixty million dollars; but there are only twenty-eight hundred and eighty-two subjects of King George whose incomes exceed fifty thousand dollars a year—their aggregate incomes being a quarter of a billion.

Such is the British plutocracy. True, the superlative sixty-six could pay half the yearly wages of railroad employees in the United Kingdom, and the twenty-eight hundred and eighty-two receive yearly as much as seventy-five hundred persons having incomes that range from thirty-five hundred dollars up to fifty thousand.

When we consider, however, how long Great Britain has been the classic land of capital, and that she started out with a firm determination to give all the wealth to a comparatively small class, we must say her plutocracy is a rather disappointing affair.

An estimate of French incomes shows twenty inhabitants of the Republic who receive more than one million

dollars a year each; but only four hundred and sixty-five with incomes exceeding one hundred thousand dollars a year each; so the French plutocracy is hardly in the running at all.

Indeed this estimate shows less than sixty-five thousand Frenchmen who receive more than five thousand dollars a year each.

An estimate for the United States, which is perhaps as good a guess as any yet made, shows one thousand persons whose incomes exceed a hundred and seventy-five thousand dollars a year each, and whose aggregate incomes top six hundred million dollars.

In spite of the newness of this country, and of those edifying principles of equality and fraternity to which it was dedicated, we have produced a plutocracy that puts ancient and monarchical Europe to shame. A patriot can only dream with bated breath of what we might have accomplished in that line if we had set out with an intention of letting comparatively few persons hog it all.

Graft in Business

THE American Association of Woolen and Worsted Manufacturers recently resolved: "That the president appoint a representative to act with others representing the National Association of Wool Manufacturers, the National Association of Cotton Manufacturers, and the American Cotton Manufacturers' Association, who shall constitute a committee for the purpose of suppressing and prosecuting bribery and improper trade practices in the sale of mill supplies."

Commenting on this, the Journal of Commerce says it is proposed to prosecute both bribe-givers and bribe-takers, and that the report in connection with which the resolution was passed contains some highly interesting revelations of methods employed by millstuff manufacturers in making sales.

Apparently the bribery of purchasing agents in connection with the sale of mill supplies is so extensive as to create a trade scandal. That much graft and bribery obtain in the sale of railroad supplies is a tolerably common opinion—not wholly unsupported by tangible evidence, as newspaper files will show.

So far as downright thieving goes, there is probably much more of it in business than there is in politics—though business can absorb a great deal of downright thieving and still beat politics on the net result, because, on the whole, it is vastly more efficient.

As to graft in politics the big-business man is apt to say: "Why don't the foolish people select honest officials?" Where does that argument leave him if there is graft in his own business?

We think a strenuous uplift movement against graft in business would be timely.

The Superlative in Stupidity

THE prisoners are not allowed to write letters until they have been incarcerated two months. After that they are permitted to write only once a month. They can be visited only once a month—the visit, of course, being in the presence of an official—and they must not come in contact with the visitor, as by an embrace or handshake. They must not speak to one another at all, except during fifteen minutes each day.

They must not even smile at one another. For smiling, a prisoner is made to stand in the corner, face to the wall, until the foul crime is burned and purged away. During the precious fifteen minutes they may speak only to those sitting next them in the workroom; they cannot move from their seats to speak to some one at a little distance.

Such are conditions in the women's prison at Auburn, New York, as described in The Survey by two female investigators who got themselves locked up for the purpose of finding out; but their equivalents can be found in scores of other penal institutions.

Just what a state thinks it will gain by maintaining an elaborate machine for dehumanizing prisoners, carefully squeezing every drop of human interest and sympathy out of them, we are unable to imagine. We expect the state is also unable to imagine.

Trouble Follows the Flag

A HUNDRED and fifty thousand or more East Indian subjects of King George live in South Africa, working on plantations and in the mines. For substantial reasons they have been trying to strike. An Indian dispatch to the London Times says that men refusing to work are sentenced to hard labor in the mines and those then refusing to labor are flogged.

There is little doubt that, in any event, they are very harshly treated. If South Africa were independent, its government would be sternly reminded that British subjects must not be abused—at least by foreigners; but, as South Africa has been conquered and is part of the empire, all that England can do is to suggest—rather plaintively—that the authorities should try to reach a compromise with

the Indians. She has less power to protect her subjects in South Africa than she had before the conquest.

The Reichstag has passed an overwhelming vote of no confidence in the German chancellor because German soldiers have been insolent and overbearing to citizens of the conquered province of Alsace-Lorraine. It is notorious that Germany got quite as much profit and infinitely less trouble out of Alsace-Lorraine before the conquest than since. Conquest nowadays is a national affliction.

The Futile Censor

YEARS ago an American newspaper correspondent was traveling in Siberia and writing letters to his paper. The letters were opened by the censor, who dutifully blacked out those passages he considered inimical to the peace and dignity of the Czar; then revealed the letters and forwarded them to their destination—in a pious belief that the imperial interdiction would be as binding in the United States as in Russia. By holding the letters up to the light it was perfectly easy to read through the blacking; and the American newspaper, of course, took particular pains to print all the passages the censor had condemned.

Probably there never was a censorship in the world that was not essentially about as stupid as that. By some mysterious law when anybody is set up, or sets himself up, to safeguard other people's morals he nearly always makes an ass of himself. The quantity of bad books and bad plays that have been pushed into financial success by misguided efforts to suppress them on moral grounds is prodigious.

The astute Chicago bartender who hung a questionable two-dollar chromo behind an insured plate-glass window on a street along which Mrs. Nation was to pass understood the psychology of censorship perfectly. He knew she would smash the picture and the window, thereby giving his establishment a hundred dollars' worth of advertising for an outlay of two dollars.

Recently, for another example, some scientific lectures on sex hygiene have been barred from the mails, which carry tons of the most highly seasoned divorce-court reports.

It should be easy to draw a line between the mere exploitation of indecency and plain speaking, addressed to persons able to profit by it, for a good and useful purpose—between a nasty picture postcard and an engraving in a college textbook on anatomy; but in practice, drawing that rational line seems almost impossible. And when we hear that anybody has started out to censor anything we can hardly suppress an apprehensive groan.

Court and Constitution

WE ARE not satisfied with the conclusion of the celebrated Ives Case in New York. In that case the state's highest court gave a decision which amounted in practical effect to saying that the state was forbidden by its constitution to enact an adequate law governing compensation to workmen for injuries received in industrial accidents.

The decision, of course, shocked the conscience and self-respect of the state. Other commonwealths, with constitutions like New York's, were enacting compensation laws, which other courts were upholding. A constitutional amendment was prepared and submitted to the people as promptly as the machinery provided for that purpose would permit, and at the November election this amendment was overwhelmingly ratified.

This outcome leaves apologists for the court in a position to say that the decision was a perfectly proper one as the constitution then stood; that when courts of last resort are pleased to annul, on nice ground, an act of the legislature which embodies a necessary social reform, the only rational remedy is to amend the constitution. To that view we object.

Undoubtedly framers of the Federal and early state constitutions contemplated that courts should have power to declare void legislative acts that were in conflict with the constitution. Undoubtedly, also, they expected that power to be used only when the integrity of the constitution absolutely demanded it.

If Congress passed an ex-post-facto law or levied a duty on exports in violation of the explicit provisions of the Constitution, the courts would, of course, hold it void. As Justice Iredell early expressed it: "If any act of Congress or of a state legislature violates those constitutional provisions it is unquestionably void; though I admit that, as the authority to declare it void is of a delicate and awful nature, the court will never resort to that authority but in a clear and urgent case."

By slow degrees courts have adopted an intolerable habit of employing this "delicate and awful" power very lightly. In New York, on a fine and questionable legal argument, the court blocked an important reform overwhelmingly approved by the public and denied its protection to thousands.

There should be a more unequivocal way of declaring that courts must not annul legislative acts, except in cases so clear and urgent that legal opinion overwhelmingly supports them.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great



PHOTOGRAPH BY HARRIS & EYING, WASHINGTON, D. C.
Affable, Adaptable and Ardent;
Also Prudent

so far as a fairly acute prophetic eye can discern. It all comes to this: In addition to being Irish and therefore temperamental, and sentimental, and mayhap condimental, Dudley Field Malone is also prudent. Bubbling over with temperament and oozing sentiment, and prudent—oh, prudent to a dexterously discreet diminuendo!

This is no jest—no persiflage. The impression I seek to convey is that D. F. Malone never goes up in a monoplane when there is a biplane handy—temperamental up to a certain point, but circumspect thereafter. He will weep with you over the woes of Ireland and bedew his references to "Robert Immit" with tears—remember Robert?—"Let there be no inscription upon my tomb!"—but there never is a moment when he is not all set to apply the emergency brake, for not a skid skodes he: a practical sentimentalist, who always knows where he is going and knows just when he will arrive.

Take this serving-the-public business in which he is at present engaged in his new capacity as collector of the port of New York, and wherein he shone as the official successor of former esteemed and eminent third assistant secretaries of state. Of course it is known of all men that Dudley Field Malone was due ultimately to serve the public. That was inevitable. But in what capacity?

The Right Job

MUCH consideration was given to this important problem—Mr. Malone perhaps doing the bulk of the considering, but inducing others to take part from time to time. Certainly he is a lawyer. What a foolish question! All places in the public service are made and reserved for lawyers; and when any one not a lawyer manages to get by, the lawyers think they have been wronged—hence some place commensurate with his legal attainments, with sufficient main-tainments legalized therein. They said to him:

"Mr. Malone, realizing your vast service to the cause of our

party, and knowing full well your unselfish devotion to the principles of Democracy, we deem it our duty—and it is a pleasure as well—to suggest your appointment as a legal officer of this Government: an assistant attorney-general, say, in charge of customs cases."

That is, of course, what they would have said had there been a reporter present. As it was, no reporter was on the spot; nor was there a dictograph beneath the desk. So what they did say was this:

"Dud, how'd you like to get in the game over in New York as a special district attorney in charge of customs cases? We can claw that off for you."

And he replied:

"Gentlemen, your appreciation of my feeble efforts to aid in the election of that grand patriot and sterling American citizen, W. Wilson, as president, not only flatters me but touches me deeply. However, I prefer to continue inconspicuously in the ranks, fighting for better government shoulder to shoulder with the common people."

You understand, that is what Dudley would have said in case there was to be any publicity about it. What he did say was: "Not on your life! None of that grind for me!"

So, in a manner of speaking, the fixers who were endeavoring to fix things for Dudley were nonplused; but not Dudley—not Dudley Field Malone!

Dudley F. Malone remained in evidence—not conspicuously so, but unobtrusively sticking round; and presently he was made third assistant secretary of state at his own modest request.

The third assistant secretary of state is the official social butterfly. His is the task of wearing the plug hat and the frock coat, and looking as if he likes it, when there is anything to do in the way of promoting harmonious relations with our sister countries by means of being pleasant to visiting statesmen and diplomats.

When a patriot from a Latin-American republic—provided he can get past Ellis Island—arrives on these shores the third assistant secretary of state is at the water's edge to greet him, and to impress on the visitor how glad we are to see him, and all that. He is the boy who is delegated to travel round with the foreign bigwig and give him a good time, keep him from being run down by the taxicabs, and rescue him from dinners and receptions when his eyes begin to pop and his ears to droop.

It was great to watch Dudley work with a visitor from the south of us. He was so *simpatico*; and there was not a young man in Washington who looked better in a high hat and a frock coat, or who had more aplomb.

Thus he passed his happy, carefree, plug-hatted days, heedless of the morrow, as it seemed to those who observed him but superficially. Heedless of the morrow! He was about as heedless of the morrow as a man is on the twelfth who has a note he cannot meet coming due on the thirteenth. What Dudley Field Malone was doing was watching the trend of events.

It may be said, also, that events trended toward the coign occupied by Dudley for watching purposes. There came a campaign for mayor in the city of New York, and John Purroy Mitchel, then collector of the port, was named by the fusionists to oppose Tammany. Things proceeded calmly for a time. Then everything blew up at once—including Dudley Field Malone.

One night a slim, pale, earnest young man, filled to the ears with high resolve, walked out on a platform and made some coherent and consecutive remarks relating to the necessity of defeating Tammany and the general moral and political deficiencies of that organization, which caused Charles F. Murphy to gurgel: "Has it come to this?"

That young man was Dudley Field Malone and it had come to exactly that. Third assistant secretary of state, you understand—representing the Administration mayhap, or held to be appearing in that capacity.

The papers picked it up, and various friends of Dudley thought it took a good deal of nerve for him to speak thus and so, for various reasons; but those who know Dudley understood that these remarks had been boiling inside for a year and a half. Nothing reckless or temperamental about that foray into the limelight! Nicely timed and nicely executed!

Addition That Paid

THE inevitable happened, as is usually the case. John Purroy Mitchel was elected mayor of New York, consecrating himself anew to the great work at hand; and that left a vacancy in the office of collector of the port of New York—a nice job that pays twelve thousand dollars a year and carries with it the privilege of deciding whether the feathers on a duck are plumage or aigrets.

As further proof of the statement that Dudley Field Malone—temperamental or not—knows exactly where he is all the time, it may be cited here that the present collector of the port of New York is Dudley Field Malone. Two when correctly added to two makes four, and a third assistant secretary of state who adds himself to a mayoralty campaign at the psychological moment—and the Wilsonological moment also—achieves a total as collector of the port of New York—q. e. d.

A fine, upstanding, alert, talented chap is Dudley Field Malone, who can make as strong a political speech as any young man you know, and who has good ideals, good courage and good sense. He is affable, adaptable and ardent; and he is quite likely to go a considerable distance in New York politics. He was an excellent official in the state department and no one who knows him doubts that he will be an excellent collector.

P. S. I observe, with some confusion, that I have omitted one fact concerning Malone which is always cited when he is mentioned. I refer to his relationship to Senator O'Gorman, of New York. He is the senator's son-in-law—one of a covey. However, it is quite possible that connection is not so important as regards Malone's career as some persons affect to believe; so I shall say nothing about it.



"We shall now enter and see what Chance has in store for us. Johnson, light your lantern."

"Excuse me, ma'am," said Johnson; "but you'd better blink the glim. It's quite usual, ma'am. There may be caretakers about. I had quite a muss with a caretaker at a house at North Berwick once. These summer houses come 'andy for the boys when they're layin' by o' winters; lonesome and drafty; but I figured it was cheerfule than bein' in jail. I burnt all the furniture warmin' the place o' nights when there was no ginks round to watch the flue."

"That was foolish, Johnson, for you might have got pneumonia and died; and your remains would have been an unpleasant surprise for the family when they turned up the next summer. You and Stubbs may follow us with the bags."

She led the way along a path to the house, hiding the lantern under her coat. Angela, in spite of her wish to fulfill the duties of her strange secretaryship in letter and spirit, found the spirit weak. To break into a seaside cottage in the company of two gentlemen with criminal records, even when chaperoned by a Beacon Street lady of wealth and unassailable social position, had not been in her reckoning.

"A clam don't shut up no tighter," reported Johnson after he and Stubbs had examined the heavy wooden blinds that were nailed tightly over all the doors and windows.

"Then we are in time to frustrate the thieves," said Miss Amesbury, who had awaited the result of the investigation at the rear. "The very tools they had meant to use are in this bag and you may proceed at once to pry off one of these shutters."

She drew out the jimmy and skeleton keys, also the bunch of tagged keys from the stolen bag. The faces of the four culprits, as revealed by the lantern light, presented an interesting study for the psychologist. Stern determination was written on Miss Amesbury's countenance; Angela bit her lip to keep from laughing; the faces of Johnson and Stubbs, as they inspected the tools, expressed the critical attitude of connoisseurs.

"These dry bones," said Johnson, referring to the skeleton keys, "are Tim Quinn's. Was they in that there bag the cop wanted?" "Chance put them in my way," Miss Amesbury answered evasively. "May I ask whether Quinn is a friend of yours?"

To her consternation Johnson began sobbing as though her words had touched some tender memory.

"Tim and me was pals, Miss Amesbury. I know his tools. They's a special style to 'em. Poor old Tim! We done time together, Miss Amesbury. It was in Nebraska. You must excuse me for bellerin'. I didn't know Tim was out; but findin' his kit broke me up. I hope he ain't pinched agin!"

Stubbs, touched by Johnson's emotion, gazed dreamily at the stars.

"Very likely your friend will be here shortly," said Miss Amesbury; "and if professional etiquette makes it embarrassing for you to take sides with me against an old accomplice you may go back to Portsmouth on the trolley and there await the outcome."

"Nothin' like that, Miss Amesbury," replied Johnson, drying his eyes. "I'm no quitter. I'll crack the kitchen door with Tim's jimmy. It's like old times."

He insisted on extinguishing the lantern, and in a moment he had attacked the heavy shutter that guarded the kitchen door.

"It is genius!" murmured Miss Amesbury close to Angela's ear as they hung off a little distance. "You would hardly know any one was at work there—and those nails are in deep. And to think he cried over his friend's tools! I suppose John Singer Sargent would break down and sob that way if he came unexpectedly on one of Velasquez' paintbrushes."

Stubbs had gloomily retired to a stone wall, where he covertly smoked a cigarette. The dark blur of Johnson's figure against the house had disappeared, and they were startled when he rose suddenly from the ground beside them.

"You can walk right in, ma'am. I've been all over the place. Nobody's been here since the folks hung on the lids last fall; but it's some cold for a lodgin'."

He whistled through his teeth to summon Stubbs from his meditations and they entered the house. It was a large establishment built round a big living room, and the chambers above were on a balcony that

commanded its four sides. The lantern had been relighted; and this, reinforced by the electric lamp found in the bag, made possible the thorough inspection that Miss Amesbury said must be their first business.

Their steps boomed thunderously on the bare floors and echoed weirdly through the void above. The heavily boarded windows frowned on the intruders grimly as the lights danced about, and the pounding of the sea on the rocks outside added to the sense of isolation.

Logs lay on the broad fireplace and Johnson quickly had them snapping. When they reached the cellar Miss Amesbury ordered a fire made in the furnace, and they left Stubbs wrestling with its mysteries. The visible supply of fuel encouraged a belief that they might maintain a long siege in comfort. The tagged keys facilitated the examination of the house, and Miss Amesbury passed from room to room, scrutinizing the contents, which were piled up and covered with tarpaulins, with a sophisticated housekeeper's trained eye.

"Felicia Shirley is an admirable woman and there is nothing whatever to criticize in her manner of closing her house. As this is the room I occupied while a guest here, I shall assign it to myself; and this adjoining one shall be yours, Angela."

There being no key for the intersecting door, she held the lantern while Johnson picked the lock, which he did with a skilled hand.

"The furnace reaches every part of the house; so we shall not run the risk of taking cold, particularly as I remember that these small fireplaces in our rooms give out considerable heat. The linen closet is here, and we shall doubtless find it well stocked," she continued, opening a door. "As we shall consider ourselves campers, we will take only blankets. Angela, pick out enough for our use and Johnson will hang them before the fire to eliminate possible moisture."

Miss Amesbury walked some distance down the hall, flashing the electric lamp along the walls; and the moment she was out of hearing Johnson snapped his fingers to attract Angela's attention and ducked his head toward Miss Amesbury, whispering: "Listen, girl—what's the game?"

"Straight!" replied Angela, thoroughly alarmed, but meeting his eyes squarely. "She gave you a chance to duck and now you've got to play it out."

Johnson shrugged his shoulders. "They's time waitin' fer me. If I git pinched I'm five years to the bad."

"Trust all to Chance," replied Angela, exerting herself to imitate Miss Amesbury's brisk speech. "Adventure awaits us; the bridges behind us are blazing and we could not retreat if we would!"

"Lord! And you've caught it too! It's catchin' like measles!"

"I am number five," said Angela, seeing that she had impressed him, "and not one of Miss Amesbury's secretaries ever went to jail."

"That's right," Johnson conceded dubiously; "but it ain't 'er fault. I git to laughin', miss, the way she bluffs the cops. If I had 'er nerve I'd go down to Wall Street and haul money away in ice wagons. The old girl's a wonder. When we ain't laughin' me and Stubbs is plumb scared to death."

"On our way up I noted that you had spasms of the spine occasionally. It was most unseemly. And you may tell Stubbs for me that if he doesn't stop twisting his head off to look for the moon every time he thinks of something funny I'm going to giggle myself to death."

"Yes, miss," replied the ex-burglar, rubbing his hand across his chin.

"And I expect you both to stand by Miss Amesbury, whatever she does. When a woman of sixty-two begins to see fairies for the first time she has got to be encouraged. Do you get the idea?"

"When a man as old as me has done considerable time and has some more in pickle, you can understand, miss—"

"Piffle!" replied Angela. "If you had ever taught Latin in a high school the thought of going to jail would not worry you. You must be calm! You must be brave!" she concluded, with all the elocutionary effect her cautious tones permitted.

Miss Amesbury, from the head of the stairs, was commanding Stubbs to bring the hamper into the house, and Angela sent Johnson off with an armful of blankets.

A little later, when Stubbs and Johnson had made a fire in the kitchen and planted their feet on the range for greater comfort in smoking, Miss Amesbury and Angela

settled themselves before the living-room fire. Three of the candles found in the bag were lighted and thrust into a candelabrum that Johnson, guided by professional instinct, had found behind a hidden panel in the pantry, and they flared weirdly on the mantel.

The droll incidents of the afternoon's journey with the police at their heels, and, latest of all, this calm seizure of a house in which they were the most flagrant trespassers, had so lifted Angela out of herself that she was little concerned as to the outcome. Miss Amesbury had brought down the sheet of paper on which the name Shirley had been scribbled, and she discussed it as though it were a problem in high finance.

"This is the exact date and I shall be greatly surprised if something interesting does not happen by midnight. There is just one thing I cannot wholly fathom. That sketch shows a library door and a window on that side porch which do not exist. Otherwise the sketch fits the house perfectly. Have you any solution of the mystery?"

Angela, crouching on a folded rug at Miss Amesbury's feet, felt that something was required of her, and she answered without hesitation:

"Very likely the thief confused his memory of this house with that of some other one he meant to rifle, or he may possibly have sketched the diagram of another house and just happened to make a note about Shirley House on the back of it."

Miss Amesbury nodded approvingly.

"Very good, Angela. By morning we shall know the truth. I do not want to rouse your apprehensions, but does it occur to you that our presence here in this house by the sea, in company with two criminals, has a piquancy that is wholly delightful? And yet I can see that you have not the slightest fear. Here is something, however, that cannot fail to reassure you."

She raised her reticule, opened it and drew out a revolver which glistened ominously. Angela drew back and covered against the brick facing of the mantel.

"I have carried this on all my adventures, for, though I should not lightly take human life, I feel that it is safer to travel well armed. Chance placed this weapon in my hands in the most curious fashion. I dined last fall with an old friend in Brookline, and had worn this coat, which I bought nine years ago at the bankrupt sale of a men's furnishing store. One of the servants inadvertently placed it in the room set apart for the men's wraps. On my way home I was surprised to find this revolver in my pocket."

"One of the guests was a Harvard professor of Egyptology—one of the oldest members of the faculty. As the result of his lifelong pondering of the cat-worship of the ancient Egyptians he had come to have a strange dread of that animal. Catphobia so possessed him that he never went abroad at night without carrying a revolver. Not wishing to go in to dinner armed he had pulled this gun from his pocket and thrust it into my coat, mistaking it for his own."

"As Chance had placed the pistol in my hands I would not return it; but, hearing from my hostess later that he was deeply grieved over his loss, I mailed him a twenty-dollar bill, with no other token than the visiting-card of a professor in the Divinity School which I chose from my card basket for the purpose. The eminent theologian had also been a guest at that dinner; and, as the relations between him and the Egyptologist had not been cordial for years, I felt that Chance might through that means reunite two noble souls after their long estrangement."

A hiss from the shadows of the dining room broke in on this story. Johnson had stolen in noiselessly and they saw him waving his arm to enjoin silence. He reported a man fumbling at the kitchen door.

"Seize any one that approaches!" Miss Amesbury ordered with a flourish of the pistol.

Her careless manner of using the revolver as a pointer caused Johnson to dance on his toes for a fearsome second; then he darted into the opaque blackness of the dining room like a harlequin. An instant later a lively commotion began in the rear.

At a word from Miss Amesbury, Angela blew out the candles. A struggle was in progress in the kitchen and the sounds of it thundered in every part of the house.

"Note the exact moment of the attack, Angela!" cried Miss Amesbury with well controlled excitement.

Angela's hands were undeniably shaking as she drew out her watch.

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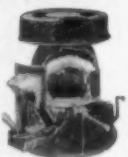
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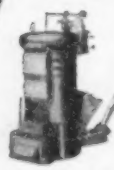
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"It is exactly eight-thirty-two. Oh, I hope —" She faltered as a heavy body fell with a bang.

"Have no fear! Johnson and Stubbs both understand that they are to kill no one unless emergencies absolutely require murder to be done. We will now see for ourselves just what has happened."

With the revolver in one hand and flashing the pocket lamp with the other, she stole through the dining room and pantry into the kitchen, with Angela at her heels. She pushed in the swing-door and they stood transfixed, peering into the room, where it seemed as if a dozen men were engaged in a fierce battle. The scraping and jerking of feet on the floor were punctuated with the bang of falling chairs; then a sudden violent collision of the antagonists overturned a table with a crash that drowned all other sounds.

Miss Amesbury pressed the revolver into Angela's hand and gave her attention to the lamp, which she flashed steadily about the room.

"I got 'im all right!" panted Johnson. "Gimme yer handkerchief and I'll shut off his gab."

"Gag that person and tie him securely!" Miss Amesbury commanded in tones of repressed jubilation.

Beyond question, a prisoner had been taken. He was a big man with a black beard; and, now that further resistance was useless, he lay quiet while Johnson gagged him. Stubbs meanwhile had tied his hands. The spurts of light from the electric lamp showed a pair of handsome brown eyes that twinkled humorously.

The captive wore a long duster, which was buttoned tightly at the throat; but its skirts had fared badly in the fight. A pepper-and-salt cap lay near and Johnson clapped this over the man's iron-gray hair.

"Remove him to the coal cellar, Johnson, until we decide how to dispose of him."

Johnson lighted a candle and the prisoner was jerked to his feet and flung down the cellar steps.

Miss Amesbury now led Angela back to the living room. They heard the banging of a door below and then the house was quiet again.

"You see, Angela, that my surmises have so far been correct. That memorandum in the bag was clearly for the guidance of a criminal. I have rarely seen a more forbidding face, and that insolent gleam in his eyes shows him to be utterly hardened. We must now —"

At this moment a blood-curdling yell arose at the rear of the house. Johnson, having stepped out of the kitchen doorway, had run into another man, whom he at once fell upon without parley. The person thus unceremoniously attacked resisted furiously, striking out with his fists like a trained boxer. His yell of astonishment at being assaulted brought Stubbs quickly to the scene.

The fight in the kitchen had been fierce enough, but this second antagonist proved far more difficult to handle. He danced about, landing first on one and then the other—all this in the shadow of the kitchen wall, where the starlight yielded only the faintest light. Johnson and Stubbs were getting the worst of it when the chauffeur jumped aside and drew off his coat. As Johnson met a staggering uppercut Stubbs crept in and flung the coat over the stranger's head. At the same moment Johnson made a dive for the man's legs.

These incidents had consumed not more than three minutes, and when Miss Amesbury appeared with the light Johnson and Stubbs were dropping the still-resisting prisoner down the cellar stairs.

"Place that person in the laundry, so he will be unable to communicate with his accomplice!" Miss Amesbury ordered, swinging her light from the cellar door.

Number Two accepted defeat less meekly than Number One. He freed himself once of his gag, and his howls rang out gruesomely, but his voice was stifled a moment later and his captors left him bound and gagged in the laundry.

"You have done well!" said Miss Amesbury as the men reported.

Angela relighted the candles, and their glow, falling on the faces of the victors, illuminated two bruised and battered countenances. Johnson's right eye had gone to sleep and he ruefully declared that all his teeth were loose. Stubbs' lip was bleeding and a welt was looming darkly on his forehead. Miss Amesbury sent Angela to fetch a first-aid kit she had brought, she announced, for just such emergencies.

"Johnson, if you have any views on the subject, would you mind giving me your opinion of our prisoners?" asked Miss Amesbury as she dabbed witch-hazel on his eye with a piece of cotton.

"I reckon the big cuss is a piano-mover, ma'am, and the little un must be a lightweight champeen. The big un fell on me and my slats ain't what they was. It felt like a safe dropped on me."

"If you men are not too fatigued to keep watch, Miss Tuttle and I will retire for a few hours. At dawn we will motor to York and turn our prisoners over to the police."

"Of course we can do nothing now; but would it not be wise to speak to them first?" asked Angela.

"I take that to be wholly unnecessary, Angela. They are clearly ruffians of the lowest type. Their brutal attack on my men is conclusive on that point." Stubbs passed his hand over his forehead and gazed dreamily at the ceiling. "Come, Angela, these men have proved their devotion to our cause and we will now leave them to guard the prisoners."

MISS AMESBURY wrapped herself in blankets and slept at once, with the revolver at her side. Angela was glad her employer snored. It was a deep, melodious snore and Angela found it consoling. The thought of the two desperate men locked in the cellar and of the two rascals left on guard in the living room was not conducive to slumber, and Angela did not sleep.

After an hour she crept out to the balcony rail and looked down into the living room. Johnson and Stubbs were silently playing cards by the light of two candles. The scene was in itself provocative of shudders. A silk handkerchief drawn round Stubbs' head and a white one that hid Johnson's wounded eye contributed bizarre touches to the picture. She returned to her room and locked the door and sat in the middle of the bed, huddled in a blanket.

It was clear that something ought to be done to extricate Miss Amesbury from the predicament into which her craze for adventure had led her. Flight seemed the easiest way out; but Miss Amesbury's last words did not encourage hope in that direction. If they turned the prisoners over to the police some explanation would be necessary; and, though Miss Amesbury had demonstrated her resourcefulness on the northward journey, she might find it difficult to explain her own presence in Shirley House. And the Boston police were probably still on the lookout for the bag.

Angela dozed with her candle burning. A light tap roused her. She sprang up and glanced through the half-open door at Miss Amesbury, who was sleeping tranquilly. The tap was repeated and Angela opened her door guardedly. Stubbs stood outside with the lantern. He jerked his head toward the stairway and she followed, afraid to refuse.

"It's close on daylight, miss, and we gotta do somethin'." Johnson and me ain't quitters, but this ain't our kind of a job. O' course we mean to take care of the boss. She's a sport, all right; but she can't put this across. Johnson and me has been talkin' to the big un in the coal hole. He was kickin' about some and we went down to screw 'im up a little tighter. It's queer, miss; but we pulled off that duster—and blamed if he ain't a priest!

"We was changing the gag on 'im and he got to laffin'. He nearly died laffin' when he looked at Johnson and me. I guess it was the way you and the boss tied on these rags. He didn't kick or beller—just took it calmike; and he says: 'When do the execution take place, boys?' And he got to laffin' agin. And he asks: 'Where's them ladies I saw in the kitchen?' he says; and I thought I'd ask you to take a look at 'im before the boss comes to. Johnson's talkin' to 'im now; and, if you please, miss —"

"Go ahead, Stubbs," said Angela, mustering all her courage; and he led the way with his lantern.

Stubbs' manner inspired confidence and he seemed sincerely alarmed for his employer's safety. If the prisoners were honest men the lark might prove a costly one; and in view of Miss Amesbury's position in Boston the publicity that would certainly follow exposure was to be reckoned with. If they were reasonable beings she might make terms and get rid of them before Miss Amesbury appeared.

Johnson had knocked out a panel of the coal-room door and Angela peered in at the first prisoner, who sat on a soapbox

smoking a cigar. He rose at once and bade her good morning in a deep, musical voice. He wore, beyond question, a high waistcoat and clerical collar.

"Pardon me," he said pleasantly, "but I don't find this wholly comfortable. It occurred to me that an exchange of explanations might be of advantage on both sides."

Stubbs and Johnson withdrew to the end of the corridor to await the result. Angela felt that she must act quickly and with decision.

"I am sure there has been an error," she said contritely.

"Those gentlemen," said the prisoner, "seem slightly the worse for wear. I am sorry if my friend and I injured them severely. It was all so sudden, you know; for we had not the slightest idea that any one was about. That was the liveliest scrimmage I have indulged in since my football days. My name, if you do not mind, is Sterling. I am the Bishop of Pensacola."

He laughed so pleasantly as he said this that Angela laughed too; but mirth quickly gave way to bewilderment.

"Did you lose your bag containing your vestments?" she asked breathlessly.

"Not directly," he replied, his eyes twinkling. "I will tell you the whole story. The owner of this house, who is an old friend of mine, is now abroad. As he does not mean to use his house this year he generously turned it over to me. He wished some slight changes made, largely for my convenience, and I came north at this time to meet his architect to consult about them. As I wished to travel as lightly as possible I left my trunk in New York, at the Thackeray Club, where the architect lives; but, as I have an engagement to preach in Boston on Sunday, he put my robes in his bag, as I did not want to be burdened with two bags on this trip.

"The architect, I may add, is a young man I have known all his life, and he is probably wondering just how and why we are prisoners in this house. My suitcase is in a trap out in the road. We were in a hurry; so I left my friend to care for the team with which we drove out from Portsmouth, and finding, to my surprise, that the kitchen door was open I stepped in—with what result you know. The theft of the bag had delayed us in Boston, and that accounts for our late arrival."

"Your bag came into our hands in a curious way —" began Angela.

The Bishop of Pensacola laughed. "Oh, I shall not press you for information on that point!"

"But one of you did, of course, leave a bag at the Neponset checkroom?"

The bishop's face expressed surprise. "I was never in that hotel in my life! We had just reached Boston and I was looking over a newspaper in the South Station while my friend the architect sent a telegram. And that bag was feloniously removed from under my very eyes!"

"It is very strange," continued the bishop, "that it came into your hands. In searching for the bag and stirring up the police we consumed so much time that we did not reach York Harbor until eight o'clock. We wanted to finish our conference and get back to Portsmouth before midnight; but that, you see, is quite impossible."

The bishop's explanation was both plausible and convincing. He accepted misadventures with so much good-nature that Angela was ashamed not to be equally frank; but it seemed unwise to risk Miss Amesbury's displeasure by attempting to speak for her.

"Johnson," she called, "please open this door."

When the bishop was free they walked to the laundry, where the other prisoner lay sound asleep on a long ironing table.

"Better let him have his nap out," remarked the bishop. "Let one of these gentlemen wait until he wakes and then send him upstairs."

As they reached the dark living room daylight was showing through cracks in the heavy blinds. The expiring candles shed a wavering light over the cards on the table. The bishop eyed them with the amusement he seemed to find in the whole situation, and glanced at Angela inquiringly.

"Angela!"

Miss Amesbury had watched their entrance from the top of the stairs, which she now descended slowly.

"Oh, Miss Amesbury," cried Angela eagerly, "we have made a terrible mistake! This gentleman is a clergyman—he is Bishop Sterling, of Pensacola!"

If she had expected to disturb her employer's perfect tranquillity by this assertion her disappointment was complete. Miss Amesbury, with her ulster buttoned tight, her hat planted squarely on her head, advanced toward the bishop, who courteously met her halfway across the room.

"I regret, Bishop Sterling, that our facilities for entertaining you are so meager; but be assured that we welcome you gladly."

The bishop bowed gravely over her hand. A smudge of soot across his nose detracted somewhat from his episcopal dignity, but he replied instantly in Miss Amesbury's own key:

"I would rather share a crust with you, Miss Amesbury, if you are the Miss Amesbury, of Beacon Street, than accept cake from any other hand. My obligations to you are already very great."

"If you refer to that thousand dollars I sent you for a negro school in your diocese exactly four years ago this month I trust you will dismiss the gift entirely from your thoughts."

"Much as I value your generosity in that instance, it is something entirely different that I had in mind. Unless I am greatly mistaken you employed as your secretary within the year a young woman named Philippa."

"I have no reason for denying that statement," replied Miss Amesbury guardedly.

"Then let me say that her father was a classmate of mine at the University of Virginia, and that he told me recently—in the strictest confidence, of course—of his daughter's remarkable adventures while in your service. With that fresh in mind I think I understand perfectly just how you come to be here, and all the night's events. And to allay your fears I will add that I approve fully of your determination to promote romance and enjoy adventure in a world that has grown far too prosy. And this young lady—"

"Is Angela Tuttle, of Saginaw, who joined me only yesterday."

"If Miss Amesbury does as well by you as she did by Philippa you will have no reason for discouragement. Angela, I am delighted to make your acquaintance."

"Philippa's fate was sealed on the third day," said Miss Amesbury; "but as Angela has been tried in an even severer ordeal,

and as she has a repose that Philippa lacked—charming as she was—I have every confidence —"

Johnson broke in on her sentence.

"Beg pardon, but the other gent —"

"He may enter, Johnson."

The second prisoner limped slightly as he crossed the room, staring about wonderingly in the vague light. His collar had been torn from his neck in the struggle and one sleeve of his coat was ripped out at the armhole. He might in normal circumstances have been a presentable young man, but a bruise on his left temple, his rumpled hair and general air of dilapidation would have justified a suspicion that he had just emerged from a long spree. He stood bating his eyes, glancing first at Johnson and then at Stubbs, whose bound heads bore somber testimony to their part in the night's affray. He grinned, then laughed long and loud, leaning on the table for support.

"Two of you fellows—two of you—and I did all that! I nearly broke my fists on you; and if you had not smothered me—oh!"

He clapped his hands to his back with a howl; and Angela, who had been walking toward him slowly, cried out suddenly:

"Harold! Harold!"

She put out both hands; and after a moment of uncertainty he seized them and swung her closer to the spluttering candles.

"Angela!" he gasped. "Angela Tuttle!"

With the blinds ripped off the dining-room windows the spring sun fell warmly on the breakfast table. Johnson had stocked the hamper generously and there was cream for the coffee, which Angela had made with her own hands. The slices of broiled Virginia ham, the eggs and toast, could not have been surpassed.

"Miracles," said Miss Amesbury, "are happening every hour if we only know where to look for them. Am I right, bishop?"

"That," he replied, "is the text of all my sermons!"

"Though it seems ungracious to ask any questions when Chance has treated me so generously, I should like to know how you account for the presence in your bag of those skeleton keys and that jimmy, which I found neatly wrapped in your purple gown. You cannot deny that the combination is unusual."

"I deny nothing where Chance steps in and takes command. I never saw those articles before. Mr. Chenoweth kindly placed my robes in his own bag so we might travel as light as possible. The bag was stolen from us in South Station."

"Johnson!" Johnson showed a frightened face at the pantry door. "Johnson, what did you do with that Neponset check I gave you yesterday?"

"It were this way, ma'am," began Johnson: "I goes to the Neponset and throws down the brass tag at the checkroom and the kid on the job he reaches round and throws me a fluffy poodle. 'Keep it,' I says, 'till I gits back from Yurup—from th' funeral of me uncle, the Duke of Waterbury,' I says—'and feed 'im well.' I knowed you hated poodles, ma'am, which must excuse me for lyin'. I knowed you'd be sore if I didn't show up with sumpin', so Stubbs and I steers for South Station, thinkin' hard."

"I lifts the bag from between the legs of a gent who was standin' readin' a paper; and I skips, noddin' pleasantlike to a cop at the door. And when I gits back to the 'ouse I chucked in the jimmy and the firely lamp, and a few candles, and a loaded sock that I allus sleeps with under me pillow; and them ghost keys was Tim Quinn's, a partin' gift from me frien' that I was keepin' fer him. I thought you'd like 'em, ma'am, bein' as we wuz goin' on a trouble-huntin' lark."

"Mr. Chenoweth," said Miss Amesbury when the door had closed on Johnson, "I hope you are satisfied that Providence has brought you and Angela together. Have you any views on the subject?"

"I have no words with which to voice my gratitude!" the young man replied, glancing at Angela, who was gazing out on the twinkling sea.

"Angela, have you any complaint of the orderings of Chance?"

"I think it highly fortunate," said Angela dreamily, "that Johnson didn't bring back the poodle."

"Then," said Miss Amesbury decisively, striking her coffee cup with her spoon, "the adventure is ended. I have a telegraph blank in my reticule and I shall wire my agent at once to advertise for another secretary."

WHAT NEXT?

The Lazy Woodpecker

WOODPECKERS are the greatest stay-in-beds of all the American birds, while robins are among those who stay up latest at night and get up earliest in the morning. A New Hampshire naturalist has recently made such careful observations of the sleep habits of native birds that he can now tell pretty closely the minute when any particular bird will become sleepy in the evening or will wake up in the morning.

By timing, day after day, the last notes heard from various birds, and by listening in the morning for their chirps and calls, he has found that their sleep habits are very regular, though in the busy months of spring household responsibilities they are apt to get up earlier than at other seasons.

On the average, downy woodpeckers were not heard from after half an hour before sunset and pileated woodpeckers after an hour before sunset. They slept in the morning until ten or twenty minutes after sunrise, in contrast to the robin, which is up more than an hour before sunrise, and the wood pewee, which is up an hour and a half before sunup.

The robins, pewees and thrushes, he found, generally retired for the night about half an hour after sunset; so the woodpeckers usually took two to three hours more sleep than the pewees or the robins.

Flowers That are Never Dry

HOW to live in an apartment house with the least amount of labor and with the greatest convenience and luxury is a problem that many Americans devote their time to solving; so new devices for simplifying life in the apartment house are appearing constantly.

Two recent ones are self-watering flower-boxes for the windows and self-lighting lamps for the closets. The flower-boxes have a reservoir that feeds water to the plants, and the reservoir does not require

filling often; so daily watering of the plants is unnecessary. The self-lighting closet lamps are electric lights connected with a switch operated by the closet door, so that when the door is opened the lamp in the closet lights up, and when the door is closed the current is shut off.

Photographing Voices

THE fact that voices can be photographed is the principle of the latest machine for talking moving pictures. As is generally known, the real difficulty about talking moving pictures is to reproduce them so that the action of the actors on the screen and the words they speak will come together at exactly the same time—to synchronize the pictures and the sounds. The new device attacks this problem from a new standpoint.

The film for the moving picture is really two strips side by side, one side used for the pictures photographing the action and the other side for photographing the voices. In taking the pictures a delicate microphone catches the voices and operates a little mirror placed in a beam of light. The voice vibrations vibrate the mirror and on the film are recorded the oscillations of the beam of light. In reproducing the picture, while one side of the film throws the pictures on the screen, the other side throws vibrating light on a delicate electric instrument which turns the light vibrations into electric vibrations, which in turn are translated into sound by an instrument similar to a telephone receiver. In this way sound and pictures are reproduced in perfect synchronism.

First-Aid Contests

A NEW kind of contest of skill that has its great open-air tournaments, its competing teams, its cups and its champions and even perhaps its bitter rivalries and partisan loyalty bets, has swept over the

coal-mining sections of the United States in the past two years, though up to the present it is practically unheard of in large parts of the country.

First Aid is the name of the new sport, the competing teams demonstrating their knowledge of how to meet the emergencies of accidents in coal mines.

Sets of rules have been generally agreed on and officially promulgated by a national organization; so a team from New Mexico could compete with the champion team of some Pennsylvania district, for instance, and know the conditions to be met as well as a Western football team knows the conditions to be met in a game with an Eastern college.

Each team consists of a captain and four men, and usually another man for a subject. At the tournaments each team, in turn, shows how it would meet some accident described by the judges.

At a recent New Mexico contest, for instance, each team was told to proceed on the assumption that a fall of rock in a mine had broken the leg of a miner and had nearly filled the passageway with loose rock.

The subject represented the injured miner, and each team gave the proper first aid for a fractured thigh, improvised a stretcher and carried him to safety through the low passageway over the fallen rock, represented by some loose logs, and with strings to mark the walls and roof of the passageway.

Foiling the Counterfeiter

TO FOIL the most skillful counterfeiter a method is now being adopted for engraving banknotes and bonds with a secret design concealed in the wavy fine lines of the geometrical designs.

The firm or the bank interested has a screen, which is placed over any bond or note in question, and if the bond is genuine the design then appears clearly; but no one without this screen can find the design.



Conspicuous Nose Pores

How to reduce them

Complexions otherwise flawless are often ruined by conspicuous nose pores.

In such cases the small muscular fibres of the nose have become weakened and do not keep the pores closed as they should be. Instead these pores collect dirt, clog up, and become enlarged.

Begin this treatment tonight

Wring a cloth from very hot water, rather it with Woodbury's Facial Soap, then hold it to your face. When the heat has expanded the pores, rub in very gently a fresh lather of Woodbury's. Repeat this hot water and lather application several times, stopping at once when your nose feels sensitive. Then finish by rubbing the nose for a few minutes with a lump of ice.

Woodbury's Facial Soap cleanses the pores. This treatment with it strengthens the muscular fibres so that they can contract properly. But do not expect to change in a week a condition resulting from years of neglect. Use this treatment persistently. It will gradually reduce the enlarged pores until they are inconspicuous.

Tear off the illustration of the cake shown below as a reminder to get Woodbury's and try this treatment. Try Woodbury's also for general toilet use. See what a delightful feeling it gives your skin. Woodbury's Facial Soap costs 25c a cake. No one hesitates at the price after their first cake.

Woodbury's Facial Soap

For sale by dealers throughout the United States & Canada. Write today for samples.



Used by 32,000 People
Make Your Letters look Better—Get a
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Portable
Typewriter **\$18**

Here's a little machine that does the same work as big typewriters and yet costs \$12 to \$22 less. Don't write your letters or sketches by laborious longhand—here's a serviceable little typewriter that you can use at home or on the train—it handles the drudgery of writing and gives your letters a business-like appearance.

It's low priced because it's simple. No typewriter is made better. It's built by the men who make Elliott-Fisher Billing and Adding Machines selling at \$175 to \$1000. It's simple in construction, having only 250 parts, and, therefore, just as durable as the big typewriters of 1700 to 3500 parts.

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The Bennett has 84 characters—prints the lines perfectly straight—makes clear carbon copies—allows for wide or narrow margins—and keeps writing always in sight. Size only 2 1/2 x 5 1/2 inches. Weighs only 4 1/2 lbs. Will go in grip or overcoat pocket.

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We will send you a Bennett Typewriter under a money-back-if-not-satisfied guarantee—you can see how easily it is operated; how perfect a typewriter it is—send it back if you wish.

Send for our catalog today.

C. P. BENNETT TYPEWRITER COMPANY
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SEVEN-PASSENGER

At a price lower than the price
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\$15

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Not because of the price-mark—but because of the trade mark plus the price-mark.

Not because of the good looks—but because of the good name plus the good looks.

Not because of the outside—but because of the inside, plus the outside.

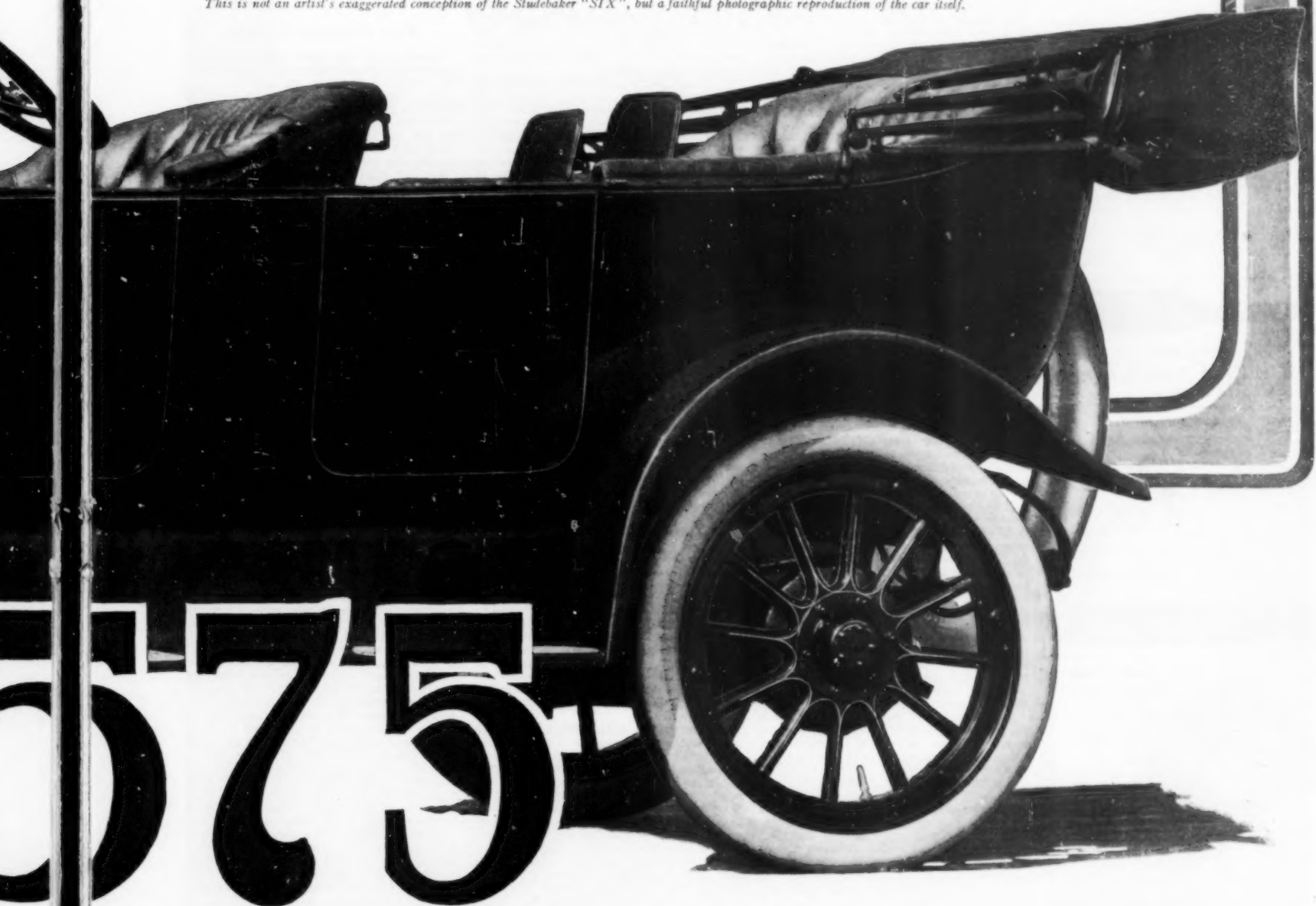
"FOUR" Touring Car	\$1050
"FOUR" Landau-Roadster	\$1200
"SIX" Touring Car	\$1575
"SIX" Landau-Roadster	\$1950
"SIX" Sedan	\$2250

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Canadian Office, Walkerville, Ont.

In Canada	
"FOUR" Touring Car	\$1375
"FOUR" Landau-Roadster	\$1550
"SIX" Touring Car	\$1975
"SIX" Landau-Roadster	\$2550
"SIX" Sedan	\$2950

This is not an artist's exaggerated conception of the Studebaker "SIX", but a faithful photographic reproduction of the car itself.



What an Old Smoker Couldn't Understand

"I can understand," says the old Edgeworth smoker, "why it is that men who smoke Edgeworth Tobacco smoke pipes. But why the men who don't smoke Edgeworth carry a pipe mystifies me. Perhaps they think it's the pipe and not the tobacco that makes smoking a pleasure. Or maybe it's because they never tried Edgeworth and don't know how good a smoke a pipe can give."

Let us see if we can't make you think more of your pipe. Let us give you a package of Edgeworth to try.



This offer is the result of a carefully worked out plan for introducing Edgeworth Ready-Rubbed Smoking Tobacco to more smokers. If you send for this sample, we ask that you smoke it in a spirit of criticism and appreciation combined. It does not take Edgeworth long to win friends.

The original Edgeworth was a Sliced Plug wrapped in gold foil and sold in a blue tin. Edgeworth now comes also in Ready-Rubbed that may be bought in 10c and 50c tins everywhere and in handsome \$1.00 humidor packages. Edgeworth Sliced Plug, 15c, 25c, 50c and \$1.00. Mailed prepaid if your dealer has none.

Send a post card, telling us your address and your dealer's name, and we'll send you a package of Edgeworth Ready-Rubbed. We want you to ask for it, get it and try it. Every package of Edgeworth, wherever bought, is unqualifiedly guaranteed.

Write to Larus & Brother Co., 1 South 21st Street, Richmond, Va. This firm was established in 1877, and besides Edgeworth makes several other brands of smoking tobacco, including the well-known Qboid—granulated plug—a great favorite with smokers for many years.

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are a third stronger—stay tied all day—and are weather-proof. There is absolutely no comparison between the Boston Tip Lace and the ordinary "lace string."

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has stood the test for thirty years. Why not test it yourself? Buy a box for 25c. If after using half you do not think it equal to any powder, no matter what the price, your dealer will refund your money.

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THE FOREHANDED MAN

By Will Payne

Coupon bonds are not quite so good an investment as they were before the income tax went into effect, because it is not quite so easy to collect the interest on them. Before November first last a matured coupon on the bond of a solvent corporation was practically the same as cash. Being payable to bearer any bank would accept it as a deposit at its face value. No indorsement was necessary. No question need be asked about it. For all practical purposes a twenty-dollar coupon was the same thing as a twenty-dollar bill.

The income tax changes that however. For example, in October a Chicago man went out to collect eighty-seven dollars that was overdue. The debtor was unable to pay in cash, but offered a couple of small notes and a twenty-five-dollar railroad-bond coupon due November first. The coupon, he explained, had come to him in the course of trade and had been accepted by him as cash, though it would not mature for about ten days.

Without hesitation the creditor accepted the coupon at its face value; but when it matured on November first he found that his bank would not handle it at all unless it were accompanied by a certificate stating who owned the bond from which it had been clipped. He did not know who owned the bond; neither did the man from whom he took the coupon.

Other banks, I find, take the same attitude—refusing to accept coupons either on deposit or for collection unless they are accompanied by certificates of ownership. The Treasury's regulations concerning collection of the income tax say that if a coupon is not accompanied by a certificate of ownership "the first bank, trust company, banking firm or individual receiving the coupon for collection or otherwise shall deduct and withhold the tax, and shall attach to such coupon its own certificate, giving the name and address of the owner, or of the person presenting such coupon if the owner is not known; also setting forth the fact that they are withholding the tax on it."

Coupons Tied Up in Red Tape

This means that in the case of a twenty-five-dollar coupon unaccompanied by a certificate the bank or trust company in which it was deposited would have to deduct twenty-five cents and carry that twenty-five cents on its books to the credit of the Government until next June; also, it would have to make out and attach to the coupon a certificate that it was withholding the tax.

A single Chicago trust company on a single interest day will handle as many as sixty thousand coupons. If it had to make out certificates and deduct a quarter from any considerable proportion of them—crediting each quarter up to its proper coupon—the clerical work would be enormous. Therefore some banks decline to handle coupons at all unless they are accompanied by certificates of ownership; and at last accounts the Chicago man was still trying to collect his perfectly good coupon.

If he had owned the bond from which the coupon was clipped the matter would have been comparatively simple. In that case when he went to the bank with his coupon on November first the bank would have handed him a blank certificate—the form being prescribed by the Treasury Department—which he would have filled out and signed. The certificate would set forth his full name and address, together with a description of the bond from which the coupon was clipped, and declare that in respect to income tax he claimed an exemption at the rate of three thousand dollars a year if he were a bachelor, or of four thousand dollars a year if he were married. The bank would then pin the certificate to the coupon and write or stamp its own indorsement on the back of the certificate, after which the coupon would go through at its face value.

This is comparatively simple—but only comparatively. There is one form of certificate for a resident of the United States who claims exemption under the law, another form for a resident who does not claim exemption, another form for a non-resident, another form to be used in case the coupons are owned by a corporation instead of by an individual, and still another to be used for a partnership.

Frequently a coupon will pass through three or four banks. A man in Muscatine, Iowa, say, owns the bond. He clips the coupon when it is due and deposits it as cash in his home bank. The Muscatine bank sends the coupon on to its Chicago correspondent, receiving credit for it. The Chicago bank sends the coupon to its New York correspondent, and the New York correspondent presents it at the fiscal agency of the debtor corporation.

Formerly when the coupons arrived at their destination they went through the clearing house like checks and were paid the day they matured. Now the debtor corporation or its fiscal agent must look over the coupons to see whether certificates accompany them, and in some cases there was a delay of a full week before out-of-town banks received returns from coupons due November first—not because the money to pay the coupons was not ready, but because of clerical delays.

Undoubtedly the law throws a considerable burden on the banks in the matter of collecting coupons. Some banks make the burden much more onerous than it need be by refusing to accept coupons on deposit as cash—taking them only for collection. This makes a great deal of unnecessary bookkeeping, for the coupons must be entered in the collection department and then credited to the depositor after they are paid.

Of course, with experience, the law will work more smoothly; yet it does seem that simpler regulations in regard to interest coupons might be provided, with no risk of loss to the Government.

For example, a great many corporation mortgages—in fact, a large majority of them—contain provisions like this: "All payments on this bond, both of principal and interest, shall be made without deduction for any taxes the company may be required to pay thereon or to deduct or retain therefrom under any present or future law of the United States, or of any state, county or municipality therein."

No doubt where the mortgage contains such a provision the corporation has assumed and is liable for the income tax. Again, a number of enterprising corporations have taken pains to advertise that they will assume the income tax in respect to interest on their bonds—the object being, of course, to make the bonds more attractive to investors.

Suppose a corporation has a fifty-million-dollar issue of five per cent bonds: The annual interest charge would be two million five hundred thousand dollars a year, and the full normal income tax of one per cent on that would amount to only twenty-five thousand dollars a year, or one-twentieth of one per cent of the amount of the bonds. The corporation could well afford to assume that relatively small charge if its bonds were thereby made a little more attractive to investors; but there is no provision in the law by which coupons on such bonds can be cleared.

Tax-Free Bond Issues

If the law permitted corporations that have assumed the income tax or that are willing to assume it to pay that tax to the Government once for all, and then provided that the coupons on such bonds should be collected in the old way without the bother of certificates, I have no doubt nine corporations out of ten would immediately take advantage of the opportunity—as they could well afford to do, because investors would certainly prefer bonds the coupons of which were collectible in the old simple way.

In the case of future bond issues this might easily be arranged by a stamp on the coupon like the internal-revenue stamp formerly affixed to checks. In the case of old issues it could be arranged without any superhuman exercise of ingenuity.

Of course so long as there was no income tax very little attention was paid to tax-exemption clauses in mortgages; and probably not one bondholder in a dozen knows, in fact, whether his bond is tax-free or not—that is, whether the debtor corporation has agreed to assume the tax. The question is important now only to a man whose

income exceeds three thousand dollars a year—or four thousand if he is married—and is partly derived from bond interest.

Suppose, for example, a married man has an income of eight thousand dollars a year, half of it derived from salary and the other half from bond interest. He is entitled to an exemption of four thousand dollars a year, which he can claim either in respect to his salary or to his bond interest. If his bonds are tax-free he will, of course, claim the exemption in respect to his salary and so throw his income tax on the debtor corporation. If he claims the exemption when he deposits his coupons he cannot claim it in respect to his salary. So he should know whether his bonds are tax-free.

It should be remembered that there is a very wide margin of exemption from the income tax. No personal income under four thousand dollars a year, if a man is married, or three thousand if he is unmarried, is taxable in any event. Nor is any income derived from dividends taxable unless it exceeds twenty-four thousand dollars a year in the case of a married person, or twenty-three thousand in the case of an unmarried one—when the excess over twenty thousand dollars plus the original exemption becomes liable to the surtax.

Interest on United States bonds, state bonds and municipal bonds is tax-free, and in collecting the coupons on such bonds it is not necessary to attach certificates of ownership. Those coupons go through just as they did before the income-tax law was passed.

What Happened to Jones

Interest on real-estate loans does not come under the operation of the law unless the interest accruing on the loan exceeds three thousand dollars a year—that is, if the rate is six per cent only loans of more than fifty thousand dollars are affected by the law, which, of course, lets out practically all farm mortgages and all the smaller city loans.

On the other hand every payment for rent or interest that exceeds three thousand dollars a year comes under the law, no matter how it is evidenced or paid—as was painfully illustrated by a recent ruling of the Treasury Department.

Jones borrowed a hundred and twenty thousand dollars from Robinson on two years' time at six per cent interest, giving his note for the principal sum and four other notes for thirty-six hundred dollars each, due at semiannual intervals, for the interest. These four notes were simply notes of hand, with nothing about them to show for what they were given.

On October first Robinson took one of the notes, due November first, to a bank and offered it for discount. The bank, knowing Jones to be good for the amount, discounted the note, paying Robinson thirty-five hundred and eighty-two dollars for it.

On November first Jones tendered the bank thirty-five hundred and sixty-four dollars in payment of the note, explaining that it was given for interest and that under the new law he was required to withhold thirty-six dollars, or one per cent, income tax. Naturally the bank objected; but the Treasury ruled that Jones was right in withholding the thirty-six dollars and that the bank's only recourse was to collect the sum from Robinson.

If this ruling is sustained by the courts it will behoove anybody who accepts a negotiable instrument for an amount in excess of three thousand dollars to know that it was not given for rent or interest. It also behooves anybody who is paying more than three thousand dollars a year in rent, interest or salary to withhold the income tax or have a certificate of exemption from the person to whom he makes the payment.

The income tax is so light that its only appreciable effect on the ordinary investor will be by way of causing him some bother in making out a certificate every time he collects interest. No doubt the rate of taxation will increase.

Moreover other states may follow Wisconsin's lead in adopting an effective income tax; and they may get access to the federal returns. Thus, in time, your income tax may be much higher than at present; but in the long run the borrower must assume whatever burdens are thrown on the lender in respect to the loan.



Trackless Transportation and Westinghouse Electric

EVERY day you see more electric trucks and electric pleasure vehicles on the street. Their growing popularity is convincing proof of their serviceability for the transportation of goods and for business and social purposes.

Westinghouse Electric has been one of the most important factors in developing this reliable and efficient form of transportation. It was the first large electric company to build electric vehicle equipment. Its wide and successful experience in other lines of electric traction enabled it at the very beginning to design vehicle motors and controllers of the type universally used today.

Westinghouse vehicle motors are so reliable that the only attention they require is an occasional inspection and lubrication. They are economical in the use of current and get the greatest distance out of a single battery charge.

House lighting current is changed into battery charging current by means of Westinghouse rectifiers or motor-generator sets.

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You can arrange with your lighting company for

charging service and an equipment of Westinghouse charging apparatus. Or any up-to-date garage can take entire care of your car. Names of manufacturers of electric vehicles equipped with Westinghouse motors will be sent in reply to your post card request.

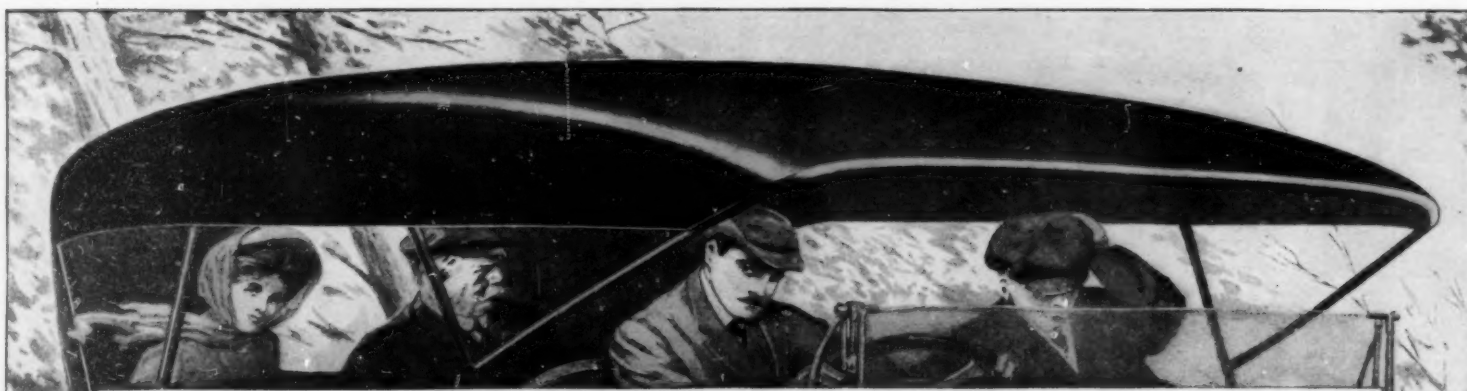
The standards of design and manufacture set by the Westinghouse Electric increase the efficiency and convenience of electricity for all purposes, and the consumer that uses Westinghouse Electric apparatus is never willing to go back to old-fashioned methods. The name "Westinghouse Electric" is your guarantee.

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NEVERLEEK Motor Top Covering is guaranteed absolutely waterproof, without time limit, in any climate, under all circumstances.

Any automobile dealer, anywhere, can, by writing us, arrange for the recovering of any NEVERLEEK Top, without expense to himself or his customer, provided such top leaks through the fabric.

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Specify a Neverleek Top as equipment on your new car. Speak to your automobile dealer about it; write to your manufacturer.

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Factories at Framingham, Mass., and Tilbury, Ontario, Canada

TAMATAU OF TOTULU

(Continued from Page 14)

decorations blazed; reflections broke from the varnished panels in flashes of blue and green from foliage and sky. It gleamed like a radiant opal as it chugged steadily along. The king's anxiety relaxed and he broke into a broad smile. It was a triumph!

On the second round the captain honked the horn violently in warning to the crowd. Jimmy and Hardin cleared the course, yelling to the natives to get out of the way.

"It's a cinch!" thought the captain. He could see the clinking coins piled neatly on his cabin table. He rather fancied he'd buy himself a car when he got back to Sydney—a Comet maybe—now that he had got the hang of the thing. If only McShane could see him now! Yet he hoped the skipper of the Shamrock would not arrive to queer the deal.

McShane was fifteen hundred miles away, however, inventing new strings of epithets to convey his contempt for the hesitating breezes, bullying his supercargo, Jerry Flynn, harrying his second mate, and spoiling the natural good temper of his first mate, Josiah Bixby, by sarcastic comments on the set of the topsails.

Captain Boyle's reverie proved his undoing. A stout female, draped in a mustard-colored garment, attempted to cross in front of the car; hesitated; hurried on; stopped directly in front of the car; squealed, and toppled over in a heap. The car mounted the prostrate form, tipped ominously as two wheels plunged over a yielding, elastic body, and halted—the alarmed captain tugging at the brake.

Boyle looked back at the yellow figure flopping in the sand and moaning. A rabble of islanders came up on the run. The clinking coins faded from the cabin table like fairy gold.

"Oh, Lord!" groaned the captain. "Here's the end of it!"

Tamatau thrust his head from the side of the car and surveyed his injured subject.

"Ugh! Go ahead, kapitani!"

The victim, seemingly little the worse for the accident, was being assisted to her feet by chattering friends. It was Foturoa, chief insurgent among the royal mothers-in-law.

"Wahine not hurt," grunted the monarch. "Too dam fat! Eyah!" He subsided into a rumbling series of chuckles.

Relieved, but chagrined at his carelessness, the captain gave strict attention to his wheel. Presently he felt the royal finger punching him in the ribs.

"Hi!" said the smiling Tamatau, pointing out an elderly lady, shapeless of form, hugely frizzled as to gray hair, arrayed in pink and white stripes, and looking like a huge peppermint bull's-eye candy. "That one—next time!"

Boyle balked.

"This is as far as we go this trip, king," he said, steering the car back to the starting point. "Tomorrow perhaps we take another ride. No more steam now."

"Wanted to make a Juggernaut out of me!" he said indignantly later, on board the Margaret Ann. "Was she much hurt, boys?"

"Made of hinjer-rubber!" said Jimmy. "The hisland thinks it's a good joke. They ate 'er."

"He'll not use me for his murdering schemes," declared the captain. "He wants to buy the car all right; but I'm going to be too busy with pearls and cargo to play chauffeur. I made that a condition of the sale. I've got to break in that Kanaka, though. What's his name, Jimmy?"

"Kokua."

"I see where there's going to be a slump in mammas-in-law after we leave," said Hardin.

"It's none of our business what he does with the car after he owns it, but I'm no private executioner. Jimmy, give us some beer. I'm thirsty."

"Wonder if McShane can drive a car?" said Jimmy, pouring out three mugs of foaming comfort.

The work of loading the Margaret Ann went briskly forward under the urging of Hardin and Wilkins and the checking of Jimmy Brownbill. Boyle devoted himself to the pearls. Tamatau hinted strongly at further trips in the car, but the captain kept him sternly to the letter of the bargain. Meanwhile he selected the best of the perfect pearls, profitably investing his savings in a speculation that bid fair to bring him

the price of several motor cars. He picked over the baroques, taking what suited him, and gave his mates an opportunity to purchase according to the capacity of their more modest pocketbooks. Jimmy drew his ten pounds in advance and spent it on attractive but imperfect pearls; and in the prospects of profit the stowing of the cargo went cheerfully to an end.

One hour a day the captain devoted to the teaching of Kokua, selecting a broad stretch of even beach, remote from the village, as his training ground. Kokua proved an apt pupil, having—in common with many islanders—a natural bent for mechanics. The fourth day found him fairly proficient, but the captain withheld his indorsement of competence until the barkentine had closed her hatches.

"Just as soon as the king and his Kanaka chauffeur get into action," he mused, "there's going to be trouble popping on Totulu, and I'm not going to be a witness. Some of those fat mothers-in-law are going to have appendicitis—or worse—by getting run over; and I'd feel like a party to it if I see it happen."

The weather had shown signs of alteration. The monsoon season was close at hand, when the southwest trades would change, after sparring breezes from all quarters and occasional calms, to steady northeast winds. The change would make no material difference to McShane's progress; but the Shamrock was still four hundred miles away, its skipper growing more irascible with every sounding of the schooner's bell.

A puff from the northward gave Boyle an idea that he promptly acted on.

"How soon'll you be through?" he demanded of his supercargo the same evening.

"Through now with the shell. Got most of the copra hauled. Hought to clean hup day after tomorrow. Going to take any live turtle this trip?"

"No. Get what chickens and fresh truck we need aboard ready to get out of the lagoon by noon, morning after next."

"Urry to get haway before McShane shows hup?"

"Not particular about that; but there's no use staying around these parts any longer than we have to. There's going to be trouble started so soon as the king gets hold of that car. I'm ready to turn it over now, but I'll wait till we get the Margaret Ann outside. We'll come into the circus in the whaleboat."

"Don't want to 'ave to hattend hany funerals—wot?"

"That's about the size of it. Tell Hardin what I said."

"Don't like the look of the weather, king," Boyle said the next morning. "Monsoon's due any day and if it starts in to blow hard this lagoon of yours is no place for the Margaret Ann. I'll take her out tomorrow after we finish loading, and stand off and on till I turn over the car."

"Huh! When I get car?"

"Tomorrow afternoon, king."

Tamatau was beginning to show the effects of unrestrained potatoes of his favorite mixture of gin and beer. Afternoon siestas and the protective lining of his stomach by copious applications of sour poi alleviated the morning katzenjammers and kept him moderately fit; but his eyes were dull and the royal temper uncertain.

"All right, kapitani," he said. "Have a drink?"

The Margaret Ann broke out anchor at noon the following day and slid through the reef opening at slack tide. Captain Boyle took the deck and, leaving the barkentine to cruise close at hand under charge of Hardin, went ashore in the whaleboat with Jimmy.

The car was brought along the beach by the captain to a point opposite the village where Kokua was to give a demonstration of his fitness for his high responsibility before the bargain was concluded.

"Is royal nibs is pickled for fair," announced Jimmy. "Hand e's been treating that Kanaka shofer too."

Kokua showed the results of the king's condescension in a propensity to weave with his handlegs as he strutted about, clad for the occasion in a pair of not over-clean white duck trousers much too short and tight. A succession of smiles alternated with attempts at hauteur as some friend ventured on too much familiarity with the royal chauffeur.

Tamatau, seated on a mat beneath the state umbrella, exhibited merely an increased dullness of eye and fixity of vision, accompanied by a slight incoherency of speech.

Boyle looked sharply at Kokua and concluded, to his relief, that much of the islander's excitement was due to animal rather than to bottled spirits. The Kanaka started the car successfully and performed evolutions of figure eights on the smooth sand; reversing; backing up; halting, and starting again to the cheers of the villagers, once more gathered for the spectacle en masse, with the exception of Foturoa, still bemoaning her bruises in the privacy of her own hut.

"All ri!" said Tamatau. "Atupa, you bring tala."

Atupa, who supported the empty title of royal treasurer and paymaster—Tamatau being invariably his own cashier—produced a leather bag that chinked enticingly and dumped its glittering contents on the mat in front of his feudal lord.

Tamatau looked caressingly at the money and plunged his greasy paws into the pile of coins. For a moment he hesitated, and a fear shot through Boyle of failure at the last moment. Jimmy came to the rescue by honking the horn.

The king looked up and gazed from car to coin with the expression of the Roman noble in the painting of The Woman or the Vase? Jimmy pressed the rubber bulb once more and Tamatau slowly proceeded to stack up the coins, while Boyle wiped away the cold beads of perspiration that had started on his brow.

There was no expert accounting of exchange. The twenty-franc pieces were estimated at sixteen shillings each. There were ten piles of them, ten in a pile, representing eighty-one pounds-odd; three hundred pounds in sovereigns and half sovereigns; fifty American double-eagles, reckoned as two pounds apiece—wherein Boyle got the best of it; and the balance, in francs and florins, made up the purchase price. They did not seem to amount to so much when they were stacked and Tamatau handed them over to Boyle without visible reluctance. The latter wrapped them up in a handkerchief as silently as he could and deposited them in his pocket.

"Dokadori!" said the king.

Boyle looked troubled. A one-time trader, Douglas Menzies by name, had, with rare departure from his national characteristic, introduced Tamatau to the custom of the parting *doch-an-doris*; and starting as Scotch whisky, Tamatau had advanced the toast to an unalterable mixture of champagne well laced with brandy. Just what the effect of this combination, on top of all the dusky monarch had partaken, would be, Boyle was afraid to contemplate. The aroma of the morning's stimulation hung about Tamatau like an aura—almost visible; decidedly evident.

"Dokadori!" repeated the king. "Taro!"

Taro, the Number One wife, relinquished the umbrella to a humbler concubine and brought forth from a bag of crimson Canton flannel a loving cup, three-handled, holding well over a quart. It bore the inscription:

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APIA, JULY 4, 1905

The trophy had been wrung from Captain Menzies in the throes of a hard bargain in which it had been once more demonstrated that the brown man is not always worsted by the white in the handling of commercial affairs.

There was no help for it. Jimmy produced the champagne—its juices had ripened as rhubarb sap in their unfermented state—swathed in wet towels and banana leaves, from the sternsheets of the whaleboat, together with a bottle of Three Star. The foaming mixture hissed in the goblet. Boyle took one handle—the king gripped another.

"Fow!" said Tamatau. "Ah!"

He relinquished the cup, relieved of nearly half its contents, to the captain, who partook modestly, with the regulation "How!" Jimmy inhaled more freely and the potion returned to the king, who once more obscured the royal countenance as he drank.

"Dokadori!" he said, patting his stomach.



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He looked into the cup, swirling about the remainder of the brew; then, with sudden generosity, he handed the goblet to the eager Kokua, who swallowed the half pint of potent dregs with smacks of delight.

Jimmy raised his eyebrows at the skipper, who shrugged his shoulders. The money was in pocket. After all, it was a case of: Their drinks be on their own heads!

Tamatau rose unsteadily to his feet, assisted by Taroi and Atupa. If the last suit of pajamas that he had sported could be considered *le dernier cri* of bronze Beau Brummelism, this was its echo, multiplied a score of times. The pattern was purple cauliflowers on a green ground; and a sash of amber satin, fringed with gold, belted his seventy-odd inches of girth.

Proudly conscious of all eyes Kokua took his seat in the car and, amid plaudits, the moving rainbow started. The observers being wiser this time and warier, ranged themselves close to protective palm-trunks, watching the car as it took the track about the village.

"Get into the boat, Jimmy," said the captain. "Stand by, Billy-Boy, ready to shove off."

Boyle took up his position at the stem of the whaleboat, beached half in, half out of the water. Once the circuit was made in safety, Kokua vigorously sounding his triumphant horn.

"Get ready!" said Boyle. "We may as well be going before something starts."

The car disappeared round the curve, the horn blatted furiously and yells punctured the air.

"There it is!" said Boyle.

The car came staggering into view, skidding from side to side, sending up little spurts of sand from the wheels. Kokua frantically twisted the wheel, which spun in each direction without effect. Tamatau seemed unconscious of trouble, laughing as the frightened natives scurried for cover before the sidelong swoops and dashes of the car.

"The fool's busted the steering gear!" cried the captain. "Throw on the brakes, you bowlegged son of a swab!"

Kokua was past hearing. A native broke from the shouting mob, picked up a loose coil of rope on the end of the wharf, took a quick turn about a cocoa palm and tossed the line at the runaway car which was headed for the lagoon.

The captain gasped as the frightened Kokua grabbed desperately at the rope with both hands, caught it, and was promptly snatched from the car, his white legs describing a parabola through the air as if he had been suddenly and violently catapulted from his seat.

The quick jerk switched the direction of the car, which started down the beach, running amuck along the hard sand and miraculously dodging the clumps of coral.

"Shove off!" shouted Boyle, springing into the boat.

The ashblades bent as the sturdy crew backed water and, at the word of Billy-Boy, straightened out for the entrance to the reef.

"Give way—hard!" said Boyle.

The crowd split into excited groups. Some chased the flying car; others tumbled into a canoe and paddled swiftly in the wake of the whaleboat.

The captain looked at the paddlers anxiously. They appeared to be unarmed, but a knife is an islander's pet possession and is never far from his hand. He, Jimmy, and the crew of the whaleboat were weaponless—on trading principles. The canoe might be speeding to head off the king, and so might the whaleboat—but it was not; and Boyle had his doubts of the amiability of the Totulians if anything happened to Tamatau.

And it looked every second as if something was going to happen. The car sped on, jolting and bumping over the lumps of coral. As it neared the sharp curve of the beach a collision with a cluster of palms seemed inevitable. A racing native clutched at the rear of the car and fell sprawling on the sand. Tamatau was leaning over the front seat, trying to reach the useless wheel. A loud report sounded and the pursuing islanders stopped in consternation.

"Front tire, port side," said the captain. "Hit it up, Billy-Boy!"

The blowout saved the king from a smashup. As the car plunged forward, sagging on the flat rim, it lurched into the comparatively straight run leading down to the entrance of the lagoon. The

deviation caused by the tilt of the car in front and the drag of the bursted tire nicely offset the slight curve of the beach, and the runaway hurtled along in a blaze of many colors.

"Like a bloomin' comet!" said Jimmy. "Hit it up, Billy-Boy!" said the captain. The canoe was beginning to gain a little.

It was a pretty three-entry race—between the whaleboat and the canoe, headed straight down the length of the lagoon along the chord of the arc followed by the fugitive car, and the car itself. Billy-Boy and his mates put their backs into it, but the canoe hung on with a certain grim silence that foreboded trouble—if any started.

On each side of the entrance the sand of the beach ended in low ledges of spongy coral washed smooth by the waves. The ebb was flowing strongly, and as the whaleboat fairly entered the passage the car lurched over the uneven terraces.

"Look at 'im!" cried Jimmy. "'E's scared white."

Tamatau's face, as he clung to the front seat, was the color of cigar ashes. His eyes projected bulbously, staring unseeing at the whaleboat. His jaw drooped, the tongue hanging pendulous from his open mouth. With every jolt his huge bulk shook like jelly. The exhaust of the engine barked sharply, little jets of vapor shooting from the open valve.

"Hey! Look at that!" shouted Jimmy. "Back water!" yelled the captain.

At the same moment the car topped the last ledge, seemed to hover for a second on the brink and leaped into the water. There was a muffled explosion, a cloud of steam above a turmoil of water in which tossed the blue-and-white awning, and the startled occupants of the whaleboat saw Tamatau being hoisted and dragged into the canoe by the natives.

"Give way—smartly there!" commanded the captain.

There was no time lost after boarding the barkentine. The mainsail was hoisted, up went the jibs, the foreyards were braced, and the Margaret Ann, close-hauled to the breeze, seethed her way through the crisp waves. In two hours the palms of Totulu had dropped below the horizon.

"Schooner on the starboard bow, sir," reported Hardin, waking his captain at four bells the next morning—"the Shamrock, from her topsails."

The Shamrock it proved to be, slashing through the seas, reaching in gallant style for Totulu.

"We'll not stop to gam this morning," said Boyle, hurrying into his clothes. "We'll pass her close on this tack," he added on gaining the deck. "You might set a signal, Hardin."

"All right, sir. What'll it be?"

"Make it: Prosperous Voyage—Report us Homewardbound!" replied Captain Boyle.

The gay bunting fluttered to the peak. "E's hawserving," said Jimmy.

"What is it?"

"It's McShane's private signal," reported Hardin, looking through the glasses: "white shamrock on a green ground."

"E's dipping 'is hennisn!" cried Jimmy. "No 'e hain't. 'E's taken it hin. Look at that, would yer?" The green flag was lowered, to ascend again with the crimson ensign beneath it.

"The green above the red!" yelled Jimmy. "Just what yer'd expect from a Mick!"

"That'll do!" said Captain Boyle. "I'm Irish myself. He'll be as green as his flag before evening. Get the men on to the watch-tackles, Mr. Hardin—we'll show him how a barkentine handles."

Close-hauled, with main and mizzen sheeted home, the Margaret Ann, well laden with Totulian commerce, a choice collection of pearls, and five hundred pounds of clinking coin in the captain's strongbox, raced away from her rival—homewardbound.

Riley Hardin, first mate of the Margaret Ann, and Josiah Bixby, first mate of the Shamrock—both from the States—were not at daggers-drawn like their commanders, and the rivalry of Boyle and McShane furnished them with spicy conversation when they met.

It was three months later, in the Dominion Arms, Sydney, that they foregathered over two mugs of bitter ale, a concession to Australian breweries, ordered as the nearest approach to the best.

"I hear the Margaret Ann's not making Totulu any more," said Bixby.

"No. Is the Shamrock?"

Bixby grinned.

"Boyle slipped one over on the old man that time," he said. "We had a pleasant little visit with Old Tomato, but we've dropped his acquaintance."

"What happened?"

"Well," said Bixby, dipping into his tankard and emerging with his long mustache wet with foam, looking like an amiable walrus, "it's quite a story."

"And my treat. The same, please, miss. Now go ahead."

"We makes the lagoon that afternoon, dropped the hook and fired a salute. No answer. No one in sight. Then the Kanakas all came down to the edge of the beach and stood looking at us—no women—just men. Presently that scallawag of a paymaster, Atupa, comes down from the village and orders 'em all back. Rum go, I thought; but I didn't say anything. Mac had been cranky all the trip and it was his business, not mine."

"Let's go see what they're up to!" says he, and orders the whaleboat. He comes back raging, but not a word out of him. Then we send a load of booze ashore and leave it on the beach. Nothing happened that night, but next morning the stuff was gone, all right! Mac goes off again and brings back Old Tomato with him about noon all teed up and glum as an undertaker. They go below and come up again in a little while, lookin' more amiable. Then the ruction started. We showed him the present we had brought for him—and damned if he didn't flop over the side and swim to the shore in them ridiculous panjammers of his, looking for all the world like a fat harlequin in a pantomime!

"Mac was thunderstruck! Off comes a canoe, with Atupa in the stern. We was to leave, if you please—*pronto!* While Mac was chewing the rag Jerry Flynn gives me the office—and there was a Kanaka in the water over the other rail, asking for a rope. We hauled him in; and it was a bowlegged chap by the name of Kokua. Know him?"

Hardin nodded.

"Well, he was scared stiff—color of putty. Told us Old Tomato was serving out rifles in the warehouse. Atupa put back and Mac took the Kanaka below. He comes up and orders us to break out. Tide was ebbing and we lost no time getting out of the lagoon. Mac was boiling mad—you couldn't speak to him."

"I got the Kanaka on one side and started to pump him, when Mac comes up a-blaazin' and kicks him plumb over the rail—makes him swim five miles back to Totulu. An hour after he comes up to me."

"Mr. Bixby," he says, "I've changed my mind. No murderin' Kanaka king of clubs can bluff me! And about we goes. Passed Kokua plugging along about two miles from shore. He shouted and Mac swore at him. He'd have taken a shot at him if he'd been heeled. But I guess the Kanaka made it all right. They're all fish, those fellows."

"Well, we got to the entrance. Tide was still ebbing and—you know those punk cannonades of Tomatoes? Hanged if he didn't have 'em mounted on each side of the passage. He was standing by one of 'em and Atupa by the other. Bang! Bang!—they goes off and a muck of shot comes scatterin' across the water at us. The recoil knocks Old Tomato over, but he gets up and they start in to reload. The Kanakas got ready to fire their rifles. We had two *pautomates* aboard the Shamrock and a shotgun. Mac was hopping about like a crazy toad. Finally he yells: 'Put her about!' And we shoots into the wind and makes for Tahiti."

"I never could get the rights of the trouble from the old man. He boils over every time I mention it. I was just getting it out of the Kanaka when Mac lifted him over the rail. But there's one thing sure, and that is that you folks started the mess. What I want to know is—what kind of a present did you take Old Tomato?"

"It wasn't a present exactly," answered Hardin. "We took him an automobile."

"Well, I'll be everlastingly keelhauled!" said Bixby. "So did we!"



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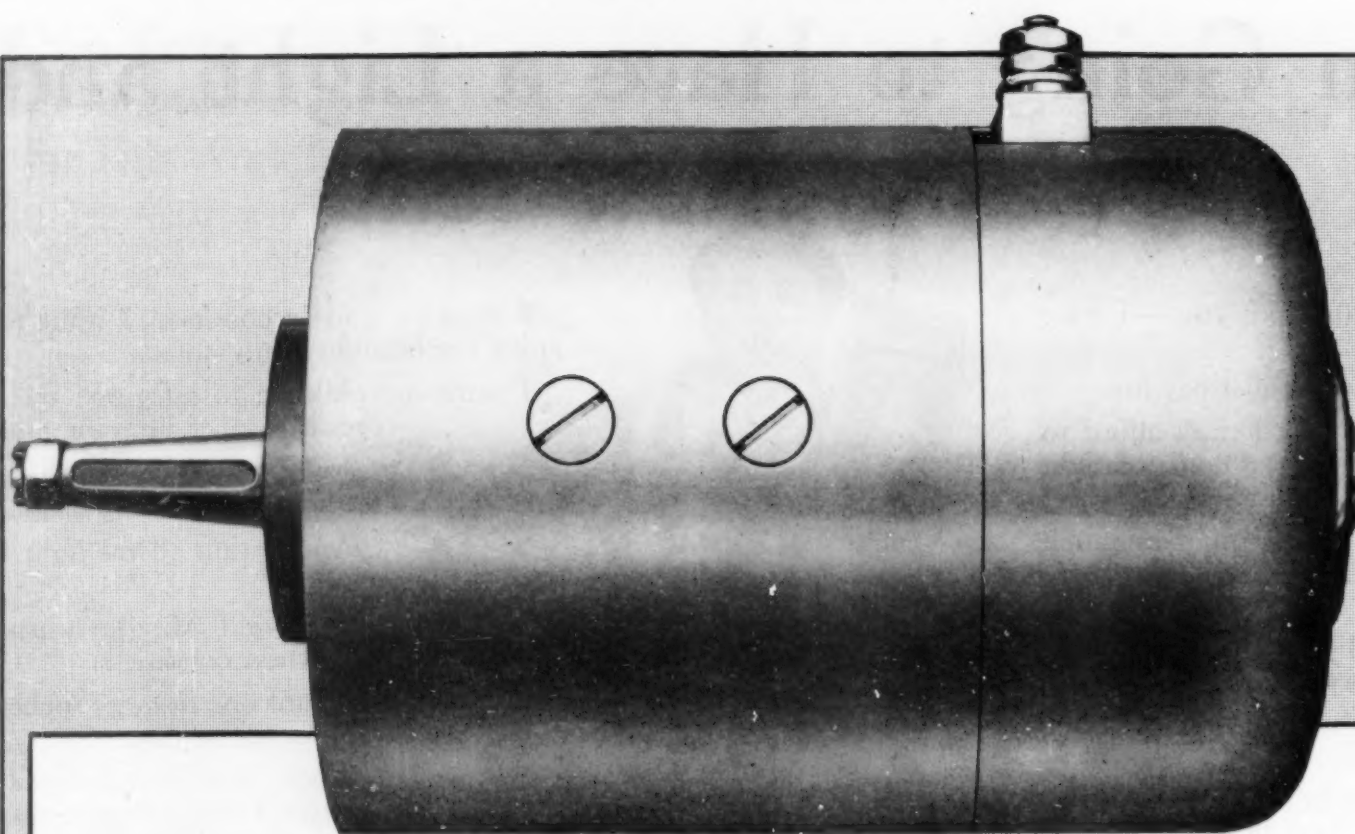
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"What's this?" he says to Tumulty, pointing to a traditional performance that has been revered and respected by all other presidents for many years.

"That," Tumulty replies, poking the thing with his pencil, "is a precedent. It has been observed by many of your predecessors. It was handed to you by Mr. Taft and handed to him by Mr. Roosevelt, among other things, and so on. They tell me it is the unwritten law."

"Indeed!" comments the President, looking the precedent over casually. "Well, bring it into the operating room."

So Tumulty lugs the precedent in and Doctor Wilson takes the ether bottle and, using the drop system, so there shall be as few after effects as possible, sends the precedent off into a dreamless slumber and turns his attention to other matters.

The latest one they stupefied and laid away for four years was the public reception on New Year's Day. They didn't kill it, mind you. All they did was to make it unconscious for a time, and then stored it—to be resuscitated by the next president in case he desires to grasp the horny hands of his fellow-citizens on the first day of the New Year. As for Mr. Wilson, he intends to loaf on that day.

Of course Washington is excited. Washington always is excited whenever anybody does anything out of the ordinary. Washington is so accustomed to having repetitions of the old stuff year after year, that a new thing, or an old thing done in a new way, creates both astonishment and indignation. They have been harping on the power of precedent so long in this capital of the nation that it is the firm Washington opinion that anything not done as it was done forty or eighty years ago is heretical, to say the least. For a new country, this one has accumulated more traditions and traditional usages and customs than you'd think possible if you didn't know about them; and most of them are as useless as this latest one to be laid aside.

New Year's Day Receptions

I don't know how long ago the president first began to hold a reception on New Year's Day—to receive the general public and shake such hands as were poked at him. Ever since I have been in and about Washington there has been a New Year's Day function. The doors of the White House were opened at a stated hour and the Justices of the Supreme Court, the members of the Cabinet, the senators and the representatives and all the finer gradations of officials, down to the under secretaries—rank and precedent fully determined on in all cases and each official insisting on being in his proper place, just behind those who ranked him and arrogantly ahead of those he ranked—and officers of the army and navy—not forgetting the diplomats of all shades of color, ranging from the white ones through the lemon-colored grades of Central and South American envoys to the very brunette gentleman from Haiti—all these filed in and shook hands with the president who stood limply at the head of the line and was compelled to smile as if he liked it.

Then came the dear general public. They herded the g. p. along the White House walks and out on Pennsylvania Avenue—and they wound in, grabbed at the president's hand and wound out again. Anyway you look at it, it was a ghastly ceremony; for at floodtide of these affairs seven or eight thousand men and women made efforts to crush the bones in the presidential hand. Think of that—shaking hands with seven thousand people! Shaking cold hands, clammy hands, muscular hands, unsanitary hands, clawy hands, fat and perspiring hands, perfumed hands, dirty hands—seven thousand hands of all sorts—in order to show that this is a democratic country!

It was fine for the visitors. They could pose and say: "Well, I shook hands with the president today." But what about the man inside—the weary, frazzled president—gritting his teeth and using his utmost endeavors to retain his fingers for such future uses as he might have for them? T. R. reveled in it, though he wasn't so husky he was not worn out after a few hours of this. It sapped McKinley; but he, being a firm believer and upholder of the conventions, went through gamely each first day of the year. They all hated it, dreaded it, loathed it—even T. R., who was seemingly sorry there were not sixteen thousand hands to shake instead of eight thousand; but none of them had the courage to stop it.

Whereupon this President, being no muscular prodigy and weighing considerably less than three hundred and nineteen pounds, desiring to keep his strength, looked the torture of it and the senselessness of it and the unsanitariness of it squarely in the eye and said: "Not for me."

Apparently Mr. Wilson is of the opinion that he can be of greater use to the country and to his party by conserving his strength and attending to his official business than he can be by allowing a lot of bored officials, who think they must go to the reception, and a lot of curious non-official people, to crush his hand into a pulp on New Year's Day. And that is probably true.

Woman Suffrage Committees

However, Washington is complaining. He stopped the Inaugural Ball because he didn't care for it and he tried to make the marriage of his daughter as simple as possible; and now he has abandoned the first-of-the-year reception. It really seems as if this man is obsessed of the idea that being president means to be chief executive of the nation, and not lighting up the East Room so the climbers and the diggers, and all the rest of them, can strut round and attach importance to themselves from their momentary environment.

There were wild rumors that he intended to abandon the four big night receptions also, but these were unfounded. The list of official fixtures was published a few days after the announcement about the New Year's reception. He will give his round of state dinners and he will hold the four big receptions; but that is all he will do. And I rather suspect the reason for his curtailing a lot of the flummery is because he realizes how bogus it all is and how utterly inconsequential.

As nearly as I can figure it out, what the President is trying to do is to be president in the official part of the White House and live quietly with his family in the residence part. It is a hard job; but he seems to have the requisite courage to put it over. However the conversations about his lack of appreciation of his social opportunities among our various sets remind one of batteries of pneumatic riveters on the framework of a skyscraper. Talk about knocking—wow!

The esteemed majority of the doubly esteemed House of Representatives is preparing to play a little joke on the women who want to vote. There has been great pressure for some years for the designation of a House Committee on Woman Suffrage. The leaders in the Republican days side-stepped this demand; but it has grown so insistent, especially since the recent adoption of equal suffrage by various additional states, that the Democrats have been forced to recognize it; so the present plan is to form a Committee on Woman Suffrage and listen for the glad applause from the women.

Of course there is no intention on the part of the committee-makers to designate enough equal-suffrage representatives for membership on the committee to give that policy a majority. Far be it from!

In the old days, before the Senate Office Building was completed, there was a Senate precedent—another precedent—that each senator must have a room for himself. This wasn't so difficult; but each senator also demanded a little patronage to go with his room in the shape of a clerk and a messenger. The regular standing committees had these pleasant appurtenances, but the

majority senators took the plums; so it became necessary from time to time to name select committees on selected subjects, with the sole purpose of first, giving the minority senators and the less important majority senators rooms for themselves; and, second, to provide clerks and messengers as perquisites for the senators who were given the rooms.

There was a committee to examine the several branches of the civil service; a committee on the disposition of wastepaper; on trespasses on Indian lands; on the University of the United States, and on other similar important subjects for legislation. One day, when a committee was needed to provide a senator with a room and a clerk and a messenger, some wag suggested a Committee on Woman Suffrage, and it was solemnly instituted.

It was a joke. The late Senator Clay, of Georgia, was chairman of it for some time. It had a meeting about once in two years—or not so often—and every man on it was opposed to suffrage for women. It began as a select committee, with no other purpose than that aforesaid.

Time passed. The committee became a regular committee. The women began getting voting privileges here and there; and now the chairman of that Senate Committee on Woman Suffrage is Senator Thomas, of Colorado, where the women vote; and three other members are Senator Ashurst, of Arizona; Senator Sutherland, of Utah; and Senator Jones, of Washington, where women vote also.

Secretary Tumulty was once an editor. This isn't generally known outside of Jersey City, but it is none the less true. He was an editor for a time—not a very long time—but for a time.

Tumulty, Representative Kinkead and Representative Hamill, all of Jersey City, decided they needed an organ of public opinion in their political affairs and for the general uplift of the community; so they bought one. Jersey City was no exception to the rule. Always when young and earnest politicians need a newspaper there is one to be had. They paid some cash for their paper and strung a considerable portion of the price out in deferred payments.

Tumulty's Independence

They all took turns at editing; but Tumulty did most of it, for Kinkead and Hamill were often absent attending to their congressional duties in Washington. Tumulty wrote the editorial articles. Being a politician, most of his editorial articles were political; and, being a politician, most of them were politic. One day Kinkead and Hamill came into the editorial office.

"Joe," said Kinkead, "there must be a change in the course of this paper."

"What's the matter with it?" asked Tumulty.

"Joe," said Kinkead, "you are all right—a fine, little editor; but Hamill and I have decided this paper must show more independence. It isn't independent enough. Get after things and stir them up. We're going along here and not making a dent. Attack somebody! Show some independence instead of this servility. We have got to be independent—haven't we, Jim?" he concluded, turning to Hamill for support.

"Sure!" said Hamill. "Independence is what we need. Get after somebody! Kinkead and I have put our money in here and we're entitled to a run for it. Do something!"

"All right," assented Tumulty, "I'll start next week."

When the paper came out the next time Kinkead and Hamill opened it at the editorial page to note the effect of their visit to the editor. They found a long, fierce, double-leaded editorial article, which was headed Absentees! and which took the hides off Representative James A. Hamill, of Jersey City, and Representative Eugene F. Kinkead, of Jersey City, for being absent and not attending to their congressional duties when the vote was taken on the highly important Money Trust investigation project.

And they haven't peeped about independence since!

Yours,
BILL.



Watch Your Motor

The Motometer forewarns you in time to avoid motor troubles—before the damage is done. It signals when to stop for water, when the motor needs oil, when the fan belt breaks, when and how much to cover your radiator in winter to obtain greatest engine efficiency.

BOYCE MOTOMETER

Mounted on the radiator cap, you read it from the seat while you drive. At the approach of motor trouble, its broad red column flashes a warning signal. Adopted by 81% of the great racing drivers. Indispensable for touring—every car needs one. The manufacturer who sells you a Motometer equipped car sells you a guaranteed cooling system. Regular equipment on Mercer, Pilot and Henderson "Six". See the Motometer at the shows: New York, Booth D-77; Chicago, D-17.

Write for Booklet describing this device which saves gasoline, reduces repair bills and makes motoring far more care-free. Easily put on any car. Sold direct on money-back guarantee where not represented. Two models—\$10 and \$5.

Send check or money order for special booklet, "State-guarding the Ford Motor."

The Motometer Company, Inc.
1790 Broadway, New York City

Exclusive Sales Agents Wanted. Unusual opportunity to share in the profits of an accessory for being used virtually adapted for all automobiles. Write for proposition of sale.



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Heisey's Glassware

combines the lighting efficiency of today with the charming atmosphere of Great Grandmother Days—An admirable addition to desk, table or dresser—Two sizes—19 inches and 21 inches over all. If your dealer cannot supply this Electro-Portable, we will deliver, prepaid, East of the Mississippi River the smaller size for \$3.75, the larger size for \$4.75, without shade or bulb. West of the Mississippi River—add 50c. For high quality without high price insist on having this trade-mark on the glassware you buy. Write for our free book—"Table Glass and How to Use It."

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RIDER AGENTS WANTED

Introduce town and exhibit sample Range bicycles. Write for our latest special offer. Finest Guaranteed 1914 Models—\$10 to \$27 with coaster Brakes, Puncture-Proof tires, 1912 and 1913 Models, \$7 to \$12 all of best make. 100 Second-Hand Wheels All makes and models, \$3 to \$8 good as new. Great FACTORY CLEARING SALE. We ship on Approval without a cent deposit, pay the freight, and allow 10 DAYS' FREE TRIAL. Tires, coaster-brake rear wheels, lamps, springs, parts and repairs at half usual prices. DO NOT BUY until you get our Catalogue and offer. Write now. MEAD CYCLE CO., Dept. H-55 Chicago, Ill.

USE A TY-EZY Don't jerk, pull or tear your tie or collar. With a Ty-Ezy tie slip you can slide the neck and forth easily and quickly. A thin celluloid slip, securing tie at back in collar. By mail, 15 cents. Agents wanted everywhere. Sell to everybody. TY-EZY CO., 653 Market St., San Francisco.

HUDSON Six-40

Now a Light-Weight Six

Lighter than equal-powered cars—Lower operative cost—With a streamline body of the most distinguished type—And sold for \$1,750—Opening the way for legions to own Sixes.

NOW comes the best news that was ever announced by Hudson engineers: A high-grade Six, with all the latest equipment, brought down to \$1,750.

A six-passenger Six which weighs 2,980 pounds—400 pounds less than the Hudson "37," which was a five-passenger Four.

A Six which is larger, both in power and capacity, than the Hudson "37." Yet the operative cost is one-fourth less.

For \$1,750 you can now obtain a Six which costs less to operate, which weighs less, and which undersells cars of any type of the same size, class and power. Think what it means to obtain a Six that offers the advantages which are exclusive with Sixes, and at a price below that at which comparable cars are sold.

In all our comparisons, no equal-powered

car has shown anywhere near so low a fuel consumption.

And, with all this, a beautiful car—a streamline body—the very latest equipment. Up to six months ago, no car at any price offered so many attractions.

In this new Six-40, with its matchless economy, Howard E. Coffin has solved the last question on Sixes.

There were only three points which deterred men from Sixes—weight, price and operative cost.

Here now is a weight which marks a new record for cars of this size and power. Here is a price below comparable cars of any type. And here is operative cost which fairly compares with even four-cylinder "Forties."

This brings to the Six, with all its unquestioned superiorities, the only three advantages it lacked.

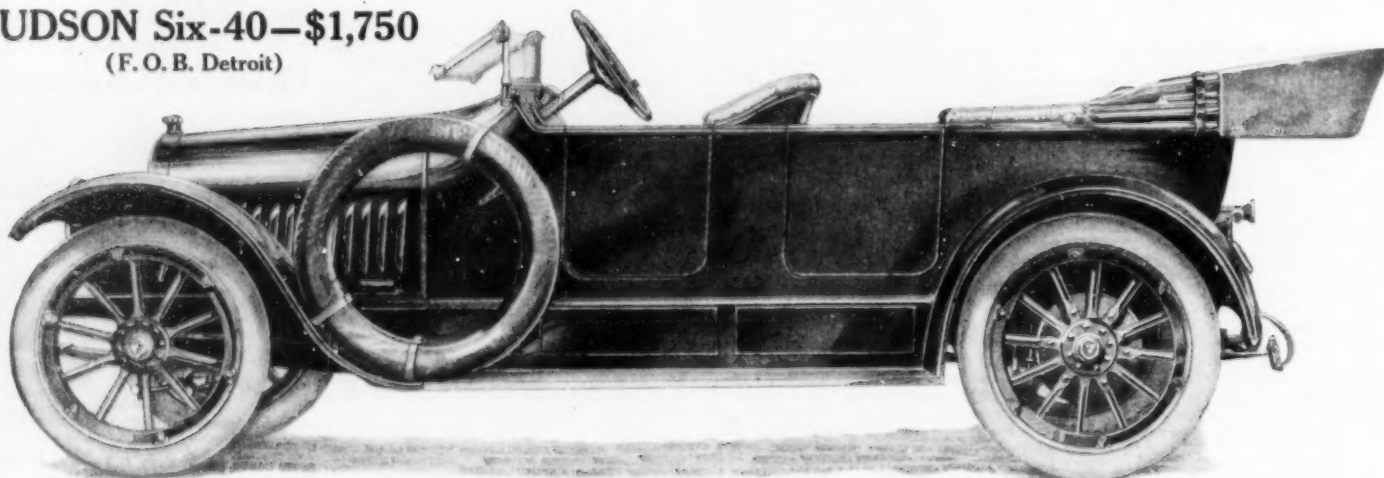
This car will extend the reign of Sixes over an enormous new section of Motordom.

In the high-priced field Sixes long have held sway. Last year—with the advent of the Hudson Six-54—Sixes captured the field down to \$2,450.

Now comes a Six for men who wish to pay \$2,000 or under for a quality car. Men who want light weight, modest size and power. Men who want low upkeep and low operative cost. And who wish to minimize depreciation.

Every year, tens of thousands of men buy cars of this class. And Sixes heretofore have been barred to them.

HUDSON Six-40—\$1,750
(F. O. B. Detroit)



Wheelbase, 123 inches.

Seats from 4 to 7 passengers.

Weight, 2,980 lbs.

Cylinders, 3½-in. bore, 5-in. stroke.

Tires 34 in. x 4 in. Demountable rims with extra rim. Will equip with wire wheels, with extra wheel, for \$75 extra.

Left-side drive.

Delco patented system of electric lighting and starting.

Gasoline tank in cowl dash, all instruments and gauges within reach of driver.

Extra tires carried on running-board, ahead of the front door.

Entrance to front seat from either side.

"One-Man" top of genuine Pantasote. A girl can easily raise and lower the top without stepping out of the car.

Quick-adjustable side curtains, enveloped in the top. Passengers can adjust them in a moment from their seats.

Two disappearing tonneau seats—attached—which fold into back of the front seat.

11-in. electric parabolic headlights with special dimming attachment.

Electric tail light, dash light and portable inspection light.

Integral windshield, rain-vision and ventilating.

Speedometer sunk in cowl apron, driven by noiseless concealed gears within the wheel spindle.

Electric horn.

License carriers. Tire or wheel holders. Hand-buffed leather upholstery.

Trunk Rack.

All tools complete.

Price, \$1,750 F. O. B. Detroit.

HUDSON Six-40

A Quality Six at \$1750

No longer need Sixes be considered too costly. We consider this Hudson Six-40 surpasses in richness of finish and mechanical detail any car of similar size or price.

THIS Hudson Six-40 is the latest achievement of Howard E. Coffin and his able engineers. It marks a new era in Sixes. And in just the same way as Mr. Coffin, years ago, marked a new era in Fours.

It was he who built the first high-grade Four to sell under \$3,000. That was when buyers of modest-priced cars had to be content with two cylinders.

Later he built the first high-grade Four to sell under \$2,000. That car—at \$1,500—marked the end of two cylinders.

Four years after he built the Hudson Six-54—the first quality Six to sell under \$3,000. And now he offers the first Hudson-grade Six to be sold under \$2,000.

So this is the climax of many steps toward lower price and lower upkeep cost. And toward bringing the best in type and class within the reach of the many.

How He Did It

There have, up to now, been some drawbacks in Sixes. In some ways they were costly. So this luxury of motion was confined to men who could afford it.

Mr. Coffin, in part, has followed the latest European practice. He employs the small bore and long stroke. There are several reasons why this results in great economy of power.

He has accomplished lightness without sacrificing strength, so the power has less weight to carry. He has ended vibration at any speed, and vibration means wasted power.

The smooth-running Six has always cut down upkeep. It has lessened depreciation. Its continuous power has minimized the tire cost.

Now comes a saving in weight and a saving in fuel, to give to the Six an unquestioned economy.

Even in Europe, where fuel economy is the paramount question, this new-type Six is this year acclaimed as the coming type of car. Its record in the last Grand Prix race, with a fuel limit, brought this change about.

New Ideals in Beauty

To all this we have added a beautiful car, with

the same streamline body as came out this season in the Hudson Six-54. And these cars, we think, must be regarded as the handsomest in America.

Like all the best European makers, we have done away with that awkward, inartistic angle at the dash.

The Six-40 is better finished and better equipped than any previous Hudson, save our new Six-54. Every detail, small and large, accords with the costly-car standards.

Note the specifications, the entirely-new features. The "One-Man" top, the quick-adjustable side curtains. The disappearing tonneau seats. All hinges are concealed.

Note the new weight distribution. The gasoline tank is in the dash. Extra tires are carried ahead of the front door, yet the door swings wide.

All these things typify accepted world-standards, carried out to their final perfection.

Also the New HUDSON Six-54

We have also brought out for this season a new Hudson Six-54. A seven-passenger car with 135-inch wheelbase—with tires 36 x 4½.

In body design, equipment, etc., the car is quite similar to this Six-40. It is for men who want a big, powerful car.

Last year, the Hudson Six-54 was the most popular Six on the market. It proved that the utmost in a Six could be sold at a modest price.

This year there are many improvements, including this streamline body. Yet the price is reduced to \$2,250.

Thus we now meet, in a masterly way, every idea in a Six. The Hudson Six-40 for the man who wants lightness, economy, and modest size and power. The Hudson Six-54 for the man who wants more of size and room and power. And both offer you a new ideal of a distinguished car. We consider them, by long odds, the handsomest cars of the year.

Then the car is right in size and weight and power. It marks the fruition of a long-time trend toward moderation, ease of control and economy.

Go Ride in It

Perhaps there are some who, despite these economies, are not yet converted to Sixes.

We ask that such people go ride in this car. Our local dealer will take you.

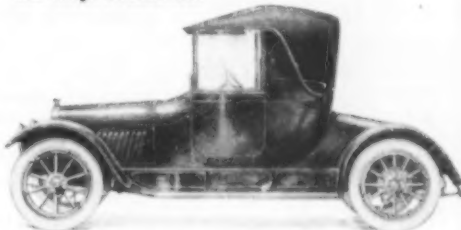
Note the smoothness of continuous power and overlapping strokes. Note the flexibility, the quick acceleration. Note the total lack of vibration. Note how slowly you can go, how quickly pick up, and what grades you can climb without changing from high gear.

Then think that this car costs less, weighs less, uses less fuel and costs less for upkeep than many a car which lacks these advantages.

One ride will convert you. No man or woman can ride in this car without wanting to own a Six.

Then you will realize what Mr. Coffin has done in making the Six economical.

Hudson dealers everywhere now have this Six-40 on show. Ask us for Howard E. Coffin's book, reviewing all the 1914 motor car improvements.



The Cabriolet—a New-Type Roadster on the Six-40 Chassis. A sheltered car for winter or summer—completely inclosed. Better than a coupé, because the top can be quickly put down, thus becoming an open roadster. Price \$1,950.



A Standard Roadster of the most attractive type, \$1,750.

HUDSON MOTOR CAR COMPANY, 7749 JEFFERSON AVENUE, DETROIT, MICHIGAN



The Modern Mitchell

Three Remarkably Fine Models

The modern motor car *must* have a long wheel-base to insure easy riding. It *must* have refined lines and classy exterior beauty. It *must* have plenty of power and big tires and perfect springs. It *must* be fully equipped with electric self-starter, electric lights and half a score of first-class appurtenances and these *must* be included in the price.

The above paragraph briefly describes the Mitchell Little Six, the Mitchell Big Six, the Mitchell Four.

Choose any one of these cars and *you* make an investment. Let us convince you that any one of them is *more car* and *better car* for the money than you can find elsewhere in the automobile world—at home or abroad.

The Mitchell Little Six is a six-cylinder car of fifty horse-power—132-inch wheel-base—two- or five-passenger capacity. It has 36 x 4½-inch tires—Timken roller bearings front and back. It is long, low and rakish—beautiful to look at—the acme of comfort to ride in. It has all the high-class modern improvements and *they are included in the price.* And the price is only **\$1,895**

The Mitchell Big Six is a six-cylinder car of sixty horse-power—144-inch wheel-base—seven-passenger capacity. It has 37 x 5-inch tires, Timken roller bearings front and back, perfect springs and luxurious upholstery. It is a big, roomy, sweet-running car—beautifully finished. And it sells for only **\$2,350**

The Mitchell Four is a four-cylinder car of forty horse-power—120-inch wheel-base—two- or five-passenger capacity. It has 36 x 4½-inch tires, Timken roller bearings front and back, perfect springs and refined, beautiful lines. It sells for only **\$1,595**

All three of these beautiful models are thoroughly equipped and the equipment is included in the price of each

Equipment on all Mitchell Models Included in the Price

Electric self-starter—electric lights throughout—electric magnetic exploring lamp—electric horn—mohair top and dust cover—speedometer—Jiffy quick-action side curtains—quick-action rain vision wind shield—Tungsten valves—demountable rims with one extra—double extra tire carriers—license plate bracket—Bair bow holders—pump, jack and complete set of tools.

Prices F. O. B. Racine

Mitchell-Turner Motor Co.
Racine, Wis., U.S.A.

Eighty Years of Faithful Service to the American Public

THE SIMPLE LIFE AMONG THE RICH

(Continued from Page 10)

amazing force and concentration. When he was in the thick of the fight he made it a rule to go to bed at nine o'clock every night. Sometimes he remained up a little later to read an exciting detective story in order to get his mind off the job and for relaxation. Ask him to name the three qualities that make for any kind of success and he will say: "Industry; sobriety; concentration."

It takes courage to leave the big game when you are on the crest, but this is exactly what Ryan did. When he was fifty-six, and when the corporations that he dominated or helped to control represented a total capitalization and surplus of over nine hundred million dollars, he retired. He had risen from errand boy in a drygoods store to be one of the most commanding financial figures of his time. I asked him why he was doing it, and he said that ever since he was a boy he wanted to live on a farm, where he could get peace and quiet. "I have as much as any man ought to have," he added, "and I mean to enjoy it."

Mr. Ryan has kept this promise to himself. When he quit it was no Adelina Patti farewell—with strings tied to it. He literally got out. Now he spends much time on his farm down in Virginia. Here he wears old clothes, rides horseback, sits on a soapbox at the village store and swaps yarns with his neighbors, who call him Tom.

Of course Mr. Ryan does not keep this up as a steady diet. He has a splendid house on Fifth Avenue, which is filled with beautiful things, and he goes abroad every summer; but the facts of his retirement and his going back to the soil for relaxation show the innate simplicity of a man who once ruled with iron hand, and who, after Harrison, was more feared than any other in Wall Street.

The more you go into an examination of the personal habits of the men who have shaped money destiny, the more impressed you become with their rigor and abstinence. Take George W. Perkins. At thirty he was vice-president of one of three great insurance companies; at thirty-nine he wore the blue ribbon of Wall Street—a partnership in the Morgan firm. He has just turned fifty, though he looks ten years younger.

A Wineless Insurance Dinner

No man in our large affairs has worked harder than Mr. Perkins; yet he has kept fit by being constantly busy and by observing the simplest of diets. He neither drinks nor smokes. Concerning his non-alcoholic attitude there is this illuminating episode which shows the sound business sense behind: When he first came to New York to take up his insurance work the important agents of his company decided to give him a dinner at Delmonico's. He asked to be shown the menu and it bristled with wines. Taking a pencil he marked off all the liquor courses.

"But we cannot have a dinner without wine—and especially at Delmonico's," said the amazed chairman of the arrangements committee.

"Yes, you can," replied Mr. Perkins. "Get the best food that money can buy and the finest music." His wishes prevailed.

When the chairman pressed Mr. Perkins for his reason for the wineless banquet he said:

"We are in the business of selling insurance and we discriminate against people who drink. Why should we practice the habit on which we put a ban? Don't drink, yourself, and you will meet the men who are the best risks."

Mr. Perkins' diet is typical of what many of the hardworking rich men of Wall Street eat. On one day that I happen to know about he had creamed codfish, some eggs and weak tea for breakfast; at luncheon he ate a small chop and drank a cup of tea; while at dinner he consumed steak, French fried potatoes, Graham toast and tea. During the day he usually drinks six or seven glasses of water; in fact, like many active men, he usually has a glass of water standing on his desk.

Mr. Perkins lives on the Hudson, just outside New York. No matter how late he works in town, he makes it a point to go home to sleep. During the Progressive campaign of 1912 when he was at his desk until two or three o'clock in the morning,

he followed this schedule. He believes that one hour of country sleep is worth six in town.

He seldom sits still. When he dictates letters or talks business he almost invariably walks up and down. In order to walk at night in bad weather he had a big porch built round his house. Here he knocks out a mile or two after dinner. Sunday is always a day of absolute relaxation and he goes to bed that night at eight o'clock.

He shared with Mr. Morgan the conviction that there is no need of physical exercise when the mind is occupied with a variety of things. His whole theory of eating is as picturesque as it is helpful. Here it is, summed up:

"The respect that a man shows his stomach is an index to his character. He will not overwork his horse, yet he will punish his stomach, which is more useful to him than anything else. My own feeling is that there should be an eight-hour law for the stomach. The more I see of life, the more I believe in the natural man. By natural man I mean the man who does not depend on stimulants for inspiration, and who regards work as the best speeder-up for his vitality."

Mr. Kahn's Frugal Life

You have seen something of the personal habits of the old kings of Wall Street. What of the qualities of the new? In them abstemious history is repeating itself.

In a corner of the huge stone pile where radiates the farflung power of Kuhn, Loeb & Company, sits a stocky man on whose sturdy shoulders the mantle of Jacob H. Schiff is falling. He is Otto H. Kahn. Ask any of the old guard in Wall Street to name the leaders of tomorrow and his name will head the list. Immensely rich, sponsor for "diamond-horseshoe opera" and a score of other opulent and altruistic projects, he yet remains the simplest of men.

In his youth he served in the German army and the habit of plain eating has stuck to him. In summer he is up at six o'clock; in winter at seven. He lives amid luxurious surroundings, yet his diet is almost monastic. At breakfast he has cereal, one egg and coffee; for luncheon, fish or a chop and a dessert; at night he eats a roast or an entrée, salad, cheese and coffee. He limits himself to two mild cigars a day, never drinks cocktails and seldom tastes wine. For exercise he rides horseback and walks.

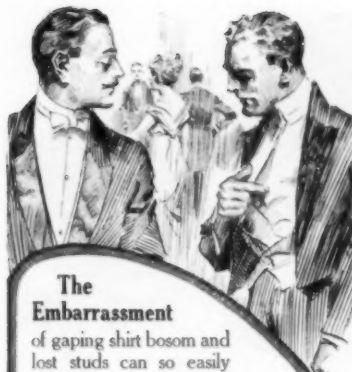
I asked Mr. Kahn which was the hardest phase of the Wall Street grind. His answer was surprising. "It's not the swift work that wears you out," he said. "Action is a tonic that stimulates. It is having to sit still in board meetings and listen to long-winded reports and minutes. In short it's inaction—not action—that kills."

Mr. Kahn, by the way, illustrates a little-known demand made on the vitality and resources of Big Finance generally. Most people think that as soon as the Stock Exchange bedlam ceases at three o'clock the whistle blows for the heads of houses. As a matter of fact a whole new work is just beginning. As Mr. Kahn puts it: "Up to three o'clock is the money-making time; after three o'clock is the money-letting time."

Money-letting refers to the communal, art and civic interests that absorb the late afternoons and surplus of men of the Morgan, Schiff and Kahn type. They have put great public institutions on a sound business basis and brought about a commercialization of philanthropy.

Of the Kahn brand of simple living are his two brilliant colleagues in the new leadership—Henry P. Davison and Thomas W. Lamont, the last two partners Mr. Morgan added to his circle. Davison is the bank clerk who rose to power in the First National; Lamont is the former newspaper reporter, who became the protégé of the masterful Baker. If you happen in on them at luncheon you are liable to find them drinking buttermilk and eating crackers. They both live in the country, play golf, and believe in the "early-to-bed-and-early-to-rise" formula.

All the simple life among the rich is not confined to Wall Street, however. Take J. Ogden Armour, of Chicago. None of the



The Embarrassment of gaping shirt bosom and lost studs can so easily be avoided by wearing

LARTER SHIRT STUDS & LARTER VEST BUTTONS

"Save Time and Worry for Men in a Hurry"

A Larter Shirt Stud or Vest Button not only adjusts and locks itself automatically, but its unbreakable spring and extra length of back prevent the stud from falling or working itself out of the buttonhole.

Look for this trade mark on every Larter. It is your guarantee that if an accident happens to the back a new one will be given in exchange. If your jeweler can't supply you, write us and we'll tell you a nearby jeweler who can.

Write for FREE Trial Stud

made of inexpensive metal to show the great convenience of Larter Studs and Buttons. Mailed with booklet illustrating correct jewelry for men and the beautiful variety of styles and mountings of Larter Dress jewelry.

LARTER & SONS

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Shirley President Suspenders 50¢

Ease for muscles, clothes and temper

"Satisfaction or money back"

The sure "Shirley President" is on buckles. The C. A. Edgerton Mfg. Co., Shirley, Mass.

Shoemaker's Book on POULTRY

and Almanac for 1914 has 224 pages with many colored plates of fowls (true to life). It tells all about chickens, their prices, their care, diseases and remedies. All about incubators, their prices and their operation. All about poultry houses and how to build them. It's an encyclopedia of chickendom. You need it! Only 15c.

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and calendar of pure-bred poultry for 1914, large, many pages of poultry facts, different breeds in natural colors, 20 varieties illustrated and described. Includes price of chicks, low price of stock and eggs for hatching. A perfect guide to all poultry raisers. Send 10c for this new book.

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Self-Educator Publishing Co., 623 Miller Building, Scranton, Pa.

industrial princes leads so regular or so frugal an existence.

Ever since he has been in business he has made it a rule to go to bed at nine o'clock and get up at six. Before the days of the automobile he used to drive out to the stockyards in a buggy, arriving precisely at ten minutes to eight. With a motor he keeps the same schedule.

So set is he in his simple ways that when he goes abroad for a vacation he cannot depart from them. In the grillroom of the Carlton, in London, for example, he is conspicuous by being the only person there to dine at half-past six o'clock. He drinks milk, and on the few occasions when he smokes he takes a cigarette.

Mr. Armour's simplicity is not without a sense of humor. Once he went to Carlsbad to take the cure. A government rule at that famous resort requires every guest to designate his occupation, which fixes the amount of his cure-tax. When Mr. Armour was asked to comply with the regulation he solemnly wrote down:

"J. Ogden Armour, Chicago, U. S. A. Occupation, Butcher."

Under ordinary circumstances it takes a lot to stir the average German officials; but when they saw the American butcher living in the most expensive hotel in the place, and riding round in his own fine motor car, they were amazed.

Mr. Armour is not very keen about exercise. The simplicity of his diet keeps him fit. He believes that work is the great stimulator. His method is different from that of most of his colleagues. Harriman and Morgan always wanted all the details of an enterprise set down on paper for private analysis. Mr. Armour, on the other hand, prefers to get his information about a project by personal contact, drawing his deductions from the impression the man makes on him.

Mr. Patterson's System

The question naturally arises: What is the relation between minimum food and maximum efficiency? The experience of one magnate of industry—John H. Patterson, of Dayton, Ohio—shows that it is very close. His example may serve to round out these annals of gilded simplicity.

Mr. Patterson is sixty-nine years of age; yet, on an average daily diet of twenty-six ounces of food—mostly vegetables—combined with regular exercise, he achieves an amazing capacity for work. Here is his routine: He rises at five o'clock, eats a little fruit, and then rides a horse down to his office, where his secretary awaits him. Between six and eight he disposes of his correspondence. By the time the whistle blows in his factory he has a clear desk and is ready for whatever business may come up. At half-past twelve o'clock he stops work, has a frugal luncheon of a vegetable, some fruit and perhaps a little honey. Then comes a nap, after which he rides horseback across country for two hours. As he gallops along he formulates his plans for the next day and works out whatever projects are pressing on his mind. For dinner he eats more vegetables, fruit, honey and sometimes nuts. Before retiring he swings Indian clubs and uses other exercising apparatus. He does not drink or smoke.

Mr. Patterson believes in system in living as well as in work. "Do whatever you are going to do with regularity," is his maxim. His whole philosophy of food may be told in a paragraph:

"Eat the things that Nature intended you to eat—and eat them when you are hungry. Good food does not mean fancy food. When your stomach is overworked and out of order you cannot do business right. Therefore simple and sustaining food means good health—and good health means the highest efficiency."

I might continue this list indefinitely—show how Jacob H. Schiff is content with a glass of milk for luncheon; how Andrew Carnegie is happier with oatmeal and cream than is an epicure with terrapin—and so on down the dollar-studded line.

Every example I have given points the same large moral—has the same far-reaching significance. In the end you find that the men who learned how to conserve their pennies likewise learned and practiced the conservation of their health. The keen business sense that steered them away from extravagance in wealth has kept them clear of waste in vitality.

The simple life is a good investment. The rich have found that it is the art that conserves fortunes.



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An Event Of Interest To Everybody

This Event will be of vital importance to you who read this announcement—to all Business and Professional Men.

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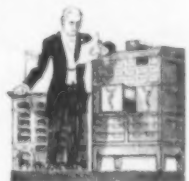
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The Car of The

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Isn't it one unbroken chain of kind thoughts and kinder words, from Montpelier to El Paso—in every nook and corner of the nation?

And what finer assurance can you have than this of value that is built deep down into the very vitals of the car?

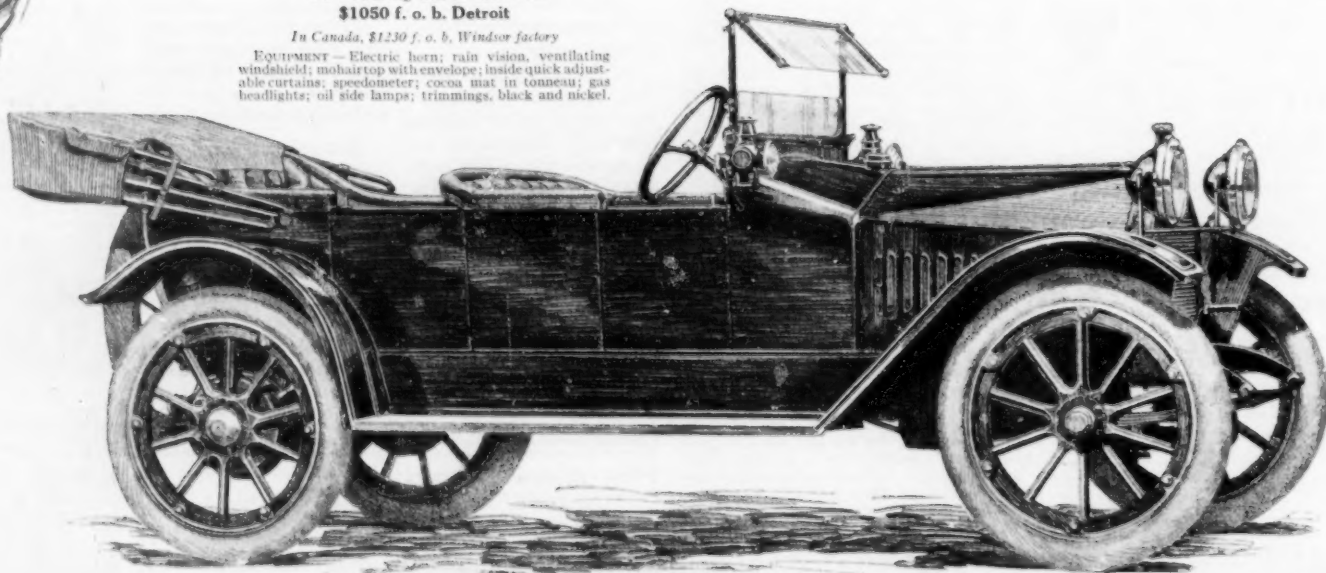
*Grand Central Palace
New York City, Jan. 3-10*

Hupp Motor Car Company
Canadian Plant

"32" Touring Car or Roadster
\$1050 f. o. b. Detroit

In Canada, \$1230 f. o. b. Windsor factory

EQUIPMENT—Electric horn; rain vision, ventilating windshield; mohairtop with envelope; inside quick adjustable curtains; speedometer; cocoa mat in tonneau; gas headlights; oil side lamps; trimmings, black and nickel.





mobile

American Family

We would rather have this country-wide good-will toward the Hupmobile than to sell a volume ten times as great on price alone.

We are trying to build every Hupmobile as though we were building only one—as though the one man who was to buy it must be satisfied at all hazards.

Isn't that better—to satisfy each one intensely and completely—than to sell twice or three times as many and please the buyers only half as well?

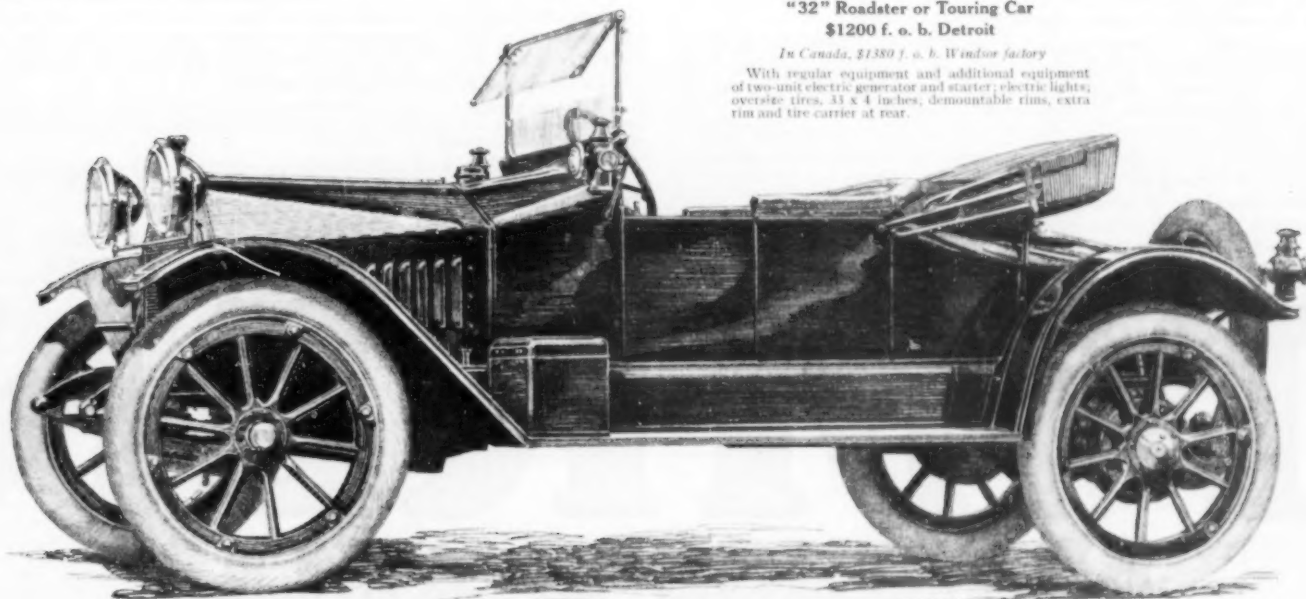
*Coliseum
Chicago, Jan. 24-31*

1229 Milwaukee Ave., Detroit
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"32" Roadster or Touring Car
\$1200 f. o. b. Detroit

In Canada, \$1380 f. o. b. Windsor factory

With regular equipment and additional equipment of two-unit electric generator and starter; electric lights; oversize tires, 33 x 4 inches; demountable rims, extra rim and tire carrier at rear.





Talk with the man who rides on TIMKENS

YOU can't know too much about the motor-car—the one you own or the one you expect to buy.

Timken advertisements have told you about the foundations of the car—the axles and bearings. They have told you how two great Timken organizations are devoting themselves solely to the tasks and ideals of building the axles and the bearings that will give the best possible service in motor-cars, pleasure and commercial.

And you know that it is not what the *maker* says about his products but what *users* say about the *performance* of those products that makes or breaks their reputation.

Sincere advertising pays. We believe in it and in the big definite objects of Timken advertising. Have you wondered what those objects are?

Timken Axles and Bearings are not in any sense "accessories." They are important *integral parts* of the car and can be sold only to car manufacturers. There exist in the United States not more than 150 car makers who can be possible Timken customers.

ONE great object of Timken advertising is to emphasize the obvious fact that cars which are to give lasting, satisfactory service *must be built of the right parts*. Right foundations—axles and bearings; right motor, steering mechanism, springs—right every part.

And these right parts must be rightly "engineered" into the car by the combined efforts of the engineers who design the car and the engineers who design the integral parts.

Emphasizing these facts helps the whole motor-car industry.

We believe the public will reward all of us makers of axles, of bearings, of other parts and of complete cars who are sincerely striving to put the utmost use-service-value into our products.

ANOTHER object is to so *widen* the existing good reputation of Timken Axles and Bearings that they will have, in addition to their service value to the car owner, a distinct selling value to the car manufacturer. Knowing, as you and we do, that a *lasting* selling value can exist only where the truth is told and can be proved.

Widening the good reputation of Timken Bearings and Axles will, we believe, render a real service to car buyers—because Timken Axles and Bearings are standing up to the test of everyday use; a real service to dealers and manufacturers—because selling *real* values is their problem; and a real service to ourselves—because our future business success depends on the success of users, dealers and makers of Timken-equipped motor-cars.

THUS you have the main objects beneath all Timken advertising. And to accomplish those underlying objects each individual advertisement aims to induce you to talk with the man—there are thousands of him, everywhere—the man who rides on Timkens.

Those of you who ride on Timken Bearings and Axles know what service they render. Tell it, we urge you, tell it to others—for their benefit.

And you who are going to buy cars, ask about the day-after-day and year-after-year service Timken Axles and Bearings are giving. Ask, for your own benefit.

WHILE earnestly trying to build the axles and the bearings that will give the best account of themselves in use, we recognize you, the car owners, as the court of final appeal. Our whole future success depends upon your verdict. If now or in the future you find that other axles or other bearings are giving better service than Timkens, we not only expect, but advise, you to give them your support.

It is only because of our supreme faith in our ideals and our products, axles and bearings, that we dare ask you—for your own information and benefit, to talk with the man who rides on Timkens.

The reasons back of our confidence in your verdict are given in the Timken Primers, A-1 "On the Care and Character of Bearings" and A-2 "On the Anatomy of Automobile Axles." Sent free, postpaid, on request to either company.



THE TIMKEN ROLLER BEARING CO., CANTON, OHIO
THE TIMKEN-DETROIT AXLE CO., DETROIT, MICH.



TIMKEN

BEARINGS & AXLES

OUR NATIONAL EXTRAVAGANCE

(Continued from Page 4)

janitor service, and so on. Meantime the members of Congress from these districts appear before their constituents and point with pride to the results of their efforts, and recite with certainty of approval the amounts they have secured out of the public funds for purely local purposes.

And yet, scattered all over the City of Washington, you will find offices of the Government service occupying unsightly and in some cases unsafe private buildings at an excessive rental, because Congress will not appropriate the funds for the erection of buildings that are necessary. And in such buildings—many of them firetraps—are stored priceless public documents and papers of the greatest historical value, because Congress cannot be prevailed on to appropriate the money necessary to construct a fireproof hall of records. The difficulty originates in the local rather than the national field of vision of the members of Congress.

However, it is not wholly fair to place all the blame for this condition on the shoulders of members of Congress. After all, this evil must be traced to the ideals of the people. The greatest extravagance in our public expenditures arises from this insistent demand from localities for financial recognition of their existence. This insistence of the local communities is often backed by the public press, the pages of which teem with demands for economy and condemnation of Congress for extravagance, but constantly insist that large and sometimes unjustifiable appropriations be made for their own localities.

The most discouraging feature of this condition is that it seems to be growing worse each year. The demands made on Congress are constantly increasing. Each year sees some new project advanced, some new source of expenditure urged by a powerful propaganda of local and selfish interests.

Yet the people, instead of accepting any measure of responsibility for this condition, are wont to point the finger of scorn at those whom they are apt to term politicians. I realize that the politician has been lampooned the world over and for almost all time, even from classical days. And Shakespeare, transcendent in his ability to portray human nature and mirror the human heart for all ages and in all corners of the world, devotes now and then a verse to the chorus of condemnation. In the graveyard scene in Hamlet, where the clowns are digging and rattling round among the skulls in a very irreverent manner, one of them says:

"It might be the pate of a politician; . . . one that would circumvent God, might it not?"

And King Lear delivers the admonition:

"Get thee glass eyes;
And, like a scurvy politician, seem
To see the things thou dost not."

Another item of local expenditure is that for expositions. We have appropriated out of the Federal Treasury about thirty million dollars, either to participate in the expositions of foreign nations or to help finance those that have so frequently been held in this country. It is difficult to say how much of this amount has been or ever will be repaid; but in any event the proportion is certain to be small.

Those Expensive Expositions

Some of these expositions have commemorated great events of universal interest to all the people, and all of them are associated with occurrences or enterprises more or less interesting; but the disposition to seek national aid has become more and more manifest, so that it may not be long before an exposition in every state shall have preferred its demand for an appropriation from the National Treasury.

It will be easy to find in each state some historical incident so notable as to furnish a basis for the claim that its anniversary should be elaborately celebrated and that the National Government should bear a large share of the cost. It is well to consider whether the inevitable magnitude of these demands should not cause the abandonment of this class of appropriations, or at least their limitation to an amount sufficient for a suitable governmental exhibit. Every doubtful use of public money is not only objectionable in itself but doubly so in the precedent it establishes.

Again, we may note the bills that are introduced in Congress almost daily for the payment of more or less shadowy claims on the Government, seemingly based on the idea that our National Treasury contains a fund from which each man ought to be permitted to draw his share. As an example of this, the Omnibus Claims Bill of 1909-10 included about a million dollars for the so-called French spoliation claims. This bill was drawn on a bad principle. It was, in the first place, drawn by states.

For example, in the old Colonial states of the East there were a great many of these spoliation claims. In the Southern states there were many old Civil War claims. In many of the Northern states there were navy-yard overtime and other general claims. The Omnibus Claims Bill was drawn with the idea that if the bills of enough Congressmen were included in it, its enactment would be secured. It contained meritorious items, so that anyone who voted against the bill in order to defeat the bad items would receive the censure of those who were interested in legitimate claims.

These claims had in many instances been pledged by the beneficiaries up to sixty and seventy per cent in the shape of contingent fees to lawyers who had at various times handled them. Moreover it was proposed to indemnify insurance companies for losses, though they had been paid enormous premiums for the risks involved. In one instance it was shown that, where the bill carried an appropriation of thirty thousand dollars for the benefit of about a dozen heirs, these beneficiaries would all together receive less than four thousand dollars.

A Budget System Needed

There was a sort of sentimental disposition in Congress to allow these claims. They are regarded as a badge of distinguished lineage in some portions of the country, similar to descent from the Pilgrims of the Mayflower, or membership in the Society of Colonial Dames. There are whole communities in which a considerable part of the citizens have some share in the prosecution of these demands against the Government, in the expectation that a fortune would sometime come to them from the payment of these claims. Fortunately this bill failed of final enactment.

They are still being pressed with fervor, despite the fact that at the time when they were fresh in the public mind they were rejected by Congress—even though, as in the administrations of Jefferson and Jackson, there was an abundance of money to pay all just demands against the Government. Indeed, in the time of Jackson the surplus in the Treasury was so great that it was divided among the states. In spite of these facts the Government has paid close to four million dollars in French spoliation claims.

One of the greatest weaknesses of our present legislative system is our method of estimating and making our annual appropriations. The secretary of the treasury, with each session of Congress, merely compiles and transmits to that body the estimates of the needs of the other executive departments of the Government, over the expenditures of which he has no control or supervision. The estimates of the heads of the various departments are made without any reference to harmonious cooperation, to the demands of the other branches of the service, or to the revenues likely to be available for their liquidation.

Naturally our system encourages looseness and unwarranted extravagance. Thus our secretary of the treasury is without the authority vested in the English chancellor of the exchequer. That important official receives the estimates prepared by the ministry, carefully revises and harmonizes them, and then forwards them to Parliament for consideration. Indeed, this system prevails in practically all first-class countries. One of the reforms most strongly urged in recent years by the advocates of national economy has been the inauguration of the budget system in the United States.

The natural tendency under our system of government has been increasingly to depart from the English system of executive domination of the purse. In the early days of our Government an able secretary of the treasury might almost dominate all classes of expenditure and determine the aggregate amount thereof.

Today, however, the committees of Congress, in making up the various appropriation bills, consult with no single official. The heads of the different departments are called on for information about the needs of the respective branches of the public service. Subordinates in the different departments are also brought in and questioned about what they want, each with his different ideas concerning the theory of national expenditure, and with even more widely divergent ideas relating to the scale of expenditures to be adopted in his department. This makes it impossible for any estimate prepared in the executive department to be adequate or controlling, or even to exercise more than a limited influence on the aggregate of national expenditures.

Congress has guarded with great care—and it is not a mere claim of the prerogative of Congress, but is based on the Constitution itself—the right to determine revenues and expenditures. When estimates reach Congress one committee of the House of Representatives determines the methods of providing revenue, and other committees determine what shall be expended. The committee charged with providing revenues is known as the Committee on Ways and Means. This committee in the earlier days—in fact, down to about 1865—not only controlled the raising of revenues but prepared all bills for expenditures as well.

The added responsibilities entailed by conditions during the Civil War, the frail health of the chairman—Thaddeus Stevens—and the feeling that too large an amount of power and responsibility had become lodged in a single committee, induced the House to create the Committee on Appropriations, which should be vested with the control of all appropriation bills. And here for the first time we have one committee charged with raising money and another committee with disbursing it.

Here, too, we begin to lose the check that is so desirable which comes from compelling those who disburse money to accept the responsibility for providing it. In short, it is the inherent check of income on expenditures. For a score of years this single committee prepared all appropriation bills. By 1885 other committees were formed to relieve the Committee on Appropriations of a portion of its work, and this process has continued until now that committee handles only a minor portion of the measures framed for disbursing money—indeed, only those to provide the money for maintaining the general functions of the Government.

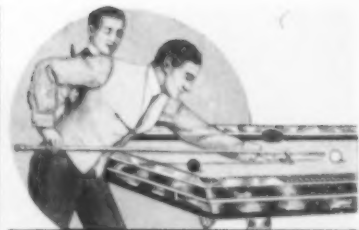
A Case of Too Many Cooks

There are today eight committees of the House clothed with the duty of preparing the various appropriation bills.

These committees are all independent of each other and they are very naturally partisans of the branches of the service which they represent. It is evident that under any such system it is impossible to harmonize properly the aggregate of expenses and receipts, and if changed conditions arise and one is lowered and the other increased it is exceedingly difficult to make an intelligent provision for the altered circumstances. One committee may be dominated by men determined on the most liberal disbursements, and another committee ruled by men actuated by motives of economy, if not parsimony.

It would at least serve to obviate some of the most undesirable features of the present system if a general committee might be organized composed of the chairmen of all the appropriation committees, which should examine the estimates submitted to Congress, investigate the revenues for the fiscal year, and determine approximately the amount each of these subsidiary committees should receive for the divisions of the Government they may be said to represent on the floor of the House.

In this connection another element of extravagance and danger in our fiscal system is to be found in the relation between the House of Representatives and the Senate. The House, charged originally with all the responsibility for initiating and passing measures for raising the revenue and disbursing it, must submit these measures to the Senate, with power to amend them indefinitely. This is the evil in the system—that another house, having different ideas and being more readily reached



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You have neglected to put on
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No other device has ever been
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and worthless all. The real
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They are slipped on in a moment
without a jack. They don't in-
jure tires even as much as
one little slip or skid. They
never fail in an emergency
and take up hardly any
space when not in use.

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cover hidden defects and take timely precautions to remedy them.

So as you look ahead at the road to "the to-morrow," it may
look safe but the expert knows that your chances of accidental
injury and death are so many that along with every precaution for
safety you need protection all the time. The Accident Department
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knows about these hidden dangers of life.

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Send at once for information about Ætna Accident Policies.

Ætna Life Insurance Co. (Drawer 1341) Hartford, Conn.

I am under 65 years of age and in good health. Tell me about ÆTNA Accident Insurance. My name,
business address and occupation are written below.

Sat. Eve. Post

by artificial pressure, has unlimited right to
add to all appropriation bills any amount it
chooses.

If sole responsibility were left in the hands
of either house no doubt the work would be
properly done; but one house will have its
opinions and its policy concerning an appropria-
tion and the other house will entertain
very dissimilar ideas with reference to the
same item. One body will enlarge a certain
appropriation bill, or different items of it,
to a maximum, and the other body will en-
large another appropriation bill, or some
of its items, to a maximum. The natural
result is a tendency to a maximum in all
expenditures.

Under the English system the Lords do
not even provide for their own clerical
assistance, and it is left to the Commons to
determine what they shall receive. The
Commons may not increase the appropria-
tions above the estimates; they may, how-
ever, diminish or strike out any item. The
Lords can only reject items—or rather
bills—in toto, though this privilege is theo-
retical rather than practical. The same
relation is maintained between the Cham-
ber of Deputies and the Senate in France.

The object most to be desired is that the
legislative body or other agency having the
preparation of the bills making appropria-
tions should have undivided responsibility
and should frame the bills according to
established principles, with a well-defined
standard of the comparative importance of
claims on the treasury. It is practically
impossible that the standards of two sepa-
rate coordinate houses should be identical
or even harmonious.

Our method of handling important ap-
propriation bills on the floor of Congress is
calculated to put a premium on extrava-
gance and on the adoption of ill-advised and
undigested projects. Bills carrying a hun-
dred million dollars go through with but
slight debate and frequently by a majority
of members comparatively unfamiliar with
their contents. This situation is intensified
at the close of a session of Congress, when
an adjournment is imminent and extreme
haste is necessary in order to force through
the essential annual supply bills.

As an instance of this, in the closing days
of the session that adjourned March 4, 1911,
appropriation bills calling for the expendi-
ture of \$555,081,507 from our national
treasury were passed by the Senate within
nine hours. Speed was the one essential;
and in order to prevent the delay of debate
every manner of amendment was accepted
with practically no regard for its conse-
quences. Under such conditions it is not
necessary to wonder why ours is the most
extravagant government in the world.

Extravagance Contagious

Our tendency is toward increased expendi-
tures—toward growing extravagance, in
both private and public life. Every one is
complaining of high prices and groping
round to ascertain the reason therefor. All
sorts of causes are given, some of them
absurd; but there is one cause all must
admit, and that is the increasing burden of
taxation—national, state and municipal.
With increased taxation there is an increased
burden on the people; and the tendency is
thus toward higher prices.

Some persons think that when there is
war the times are prosperous, not realizing
that the great destruction of the world's
resources at such a time and the with-
drawal of great armies of soldiers from pro-
ductive employment mean a diminished
amount of those objects of utility that add
to the world's wealth and enjoyment.

Just so in a less degree when we take
the money that could be used for other
purposes—the wealth that would reproduce
itself—and apply it under government
supervision to objects in which there is not
the same economical provision, the same
care and deliberation in expenditure found
in private enterprise, the great store of
useful things is to that extent diminished.

Still further, it should not be forgotten
that the effect of lavish public expenditure
is contagious and is sure to result in private
extravagance as well. In case the proceeds
of taxation are applied to essential improve-
ments, naturally no undue burden will
result; but there are manifest differences
between public and private enterprises. The
former are managed with less care and su-
pervision. The expense of securing a given
object by public management is usually
greater than when under private control.

There is a still more important factor
however. The aim and nature of public

expenditures differ materially from private
investments. The latter are made with a
view to an adequate return—a profitable
income on the amount expended; in many
instances the former look to objects of a
less essential nature—sometimes to monu-
ments of grandeur or of art that do not
subserve any immediate purpose or utility.

Again, new facilities are often provided
for on a scale that private enterprise would
not attempt. Public activities are often
undertaken for conserving health or main-
taining more perfect order, and have in
view considerations of general welfare most
commendable in their nature, but such as
would not be initiated in expectation of
immediate profit.

The enormous burden of municipal ex-
penditures in the United States is more and
more attracting attention, and there is a
growing demand for relief. It would be in-
correct to assert that many of these larger
expenditures are not attended by the most
beneficial results to the citizens of the
municipality and the nation, but they create
a more munificent scale of expenditures—
one which, from an economic standpoint,
seriously interferes with the relation be-
tween production and consumption, thereby
inevitably tending to increase prices and
the resultant cost of living.

How to Put the Brakes On

The question of extravagant appropria-
tions is not a partisan one. The fault lies
equally with the members of both parties.
It is due to a condition of steady and per-
sistent growth. It is contemporaneous with
our marvelous development. Political move-
ments and economic policies must respond to
great tides of public opinion; but it is high
time we were applying the brake to this
growing tendency to increase public ex-
penditures. The efforts along this line must
be rational however.

I have seen the House and the Senate
spend hours in debating whether we should
retain or dismiss a few men working in
small-salaried positions about the Capitol
building, and boasting of their desire to
promote economy in the public service!
Yet on the very same day, with scarcely a
voice raised in protest, millions are appro-
priated for what might be called political
expenditures, in that they will improve
the chances of various Congressmen for
re-election.

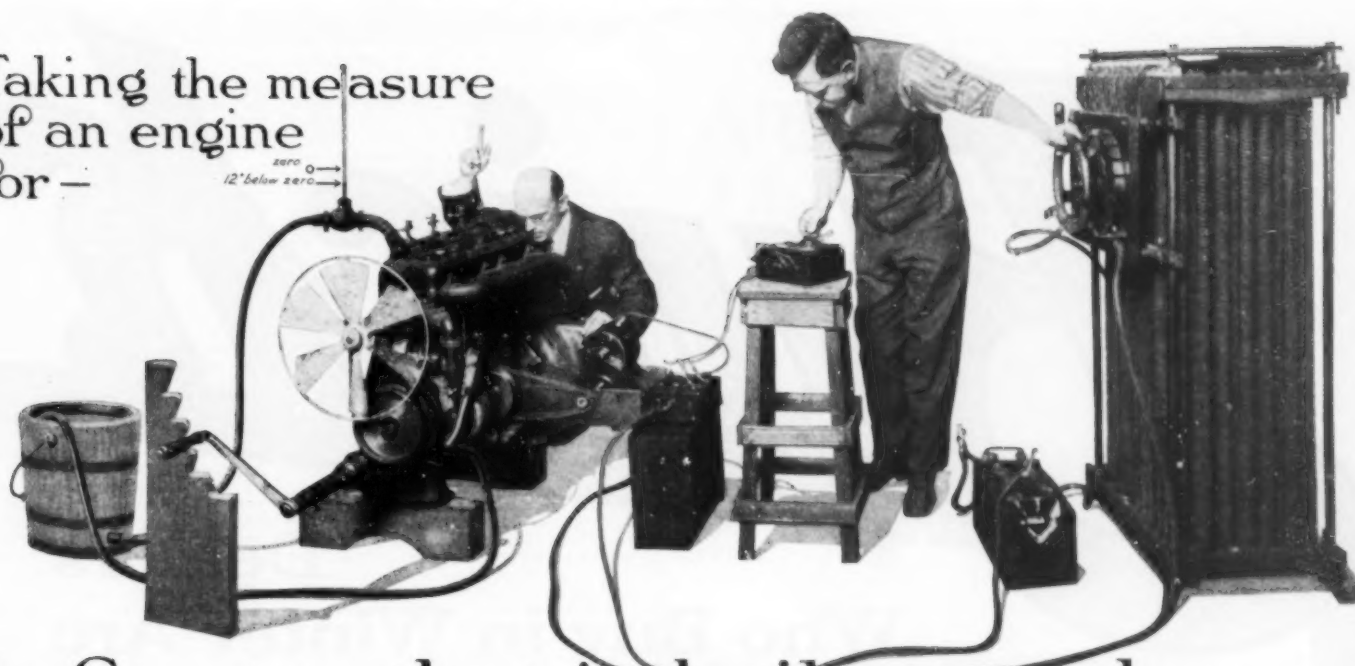
The remedy for the situation is to be
found largely, if not exclusively, in public
sentiment. Let the people demand that as
much care and economy be exercised in the
expenditure of the nation's wealth as they
exercise in their own personal affairs. Let
them demonstrate to their Congressman
that they prefer to have him devote his
attention to the investigation and solution
of the great problems which today face us
as a nation—rather than spend his time
and energy in securing something from the
pork-barrel grab-bag for a building for the
county-seat, or for the improvement of
some shallow stream in the neighborhood.

Let us, then, confer on the secretary of
the treasury the functions and powers
enjoyed by the English chancellor of the
exchequer and, with other advanced na-
tions, adopt the budget fiscal system. In
the absence of that, much could be accom-
plished by the creation of such a body in
Congress as I have described—to be known
as the Committee on Public Expenditures—
for the purpose of harmonizing and curtail-
ing the enormous appropriation measures
enacted by that body.

Most efficacious of all would be an
amendment to our Federal Constitution
that would permit the President of the
United States to veto separate items of the
appropriation bills without endangering
the enactment of the laudable features of
the measures. I do not underestimate the
difficulty in securing such an amendment,
but it is none the less desirable. Such power
is vested in the governors of many of our
states, and it exercises a most salutary
influence on the measures enacted by the
legislatures. Under present conditions the
president is frequently forced to sign bills
carrying the most reprehensible items in
order to secure other items necessary to the
proper conduct of the government and the
discharge of its essential functions.

The consideration of the nation's finances
deserves to be ranked with the aspirations
of patriotism and every form of national
advancement—for wisdom or failure there
will bring blessing or misfortune to the
whole people in every walk of life and every
line of endeavor.

Taking the measure
of an engine
for —



The Starter that is built to order

THE WAGNER STARTER is built on the principle that no two automobile engines require a starter with identically the same characteristics.

A starter that will spin a 48 horse power engine, in one car, may not be able to turn over the engine of another car of the same horse power. Design of engine, number and tightness of bearings, and amount of compression are variable factors in different cars.

These differences could be met by making a starter that will start the biggest and stiffest engine, and also use it for cars that have less cranking requirements. So could all overcoats be made large enough for big men on the theory that they would surely be big enough for small men.

But the Wagner Starter is made to fit the engine for which it is built. The exact measure of the cranking requirements of each engine is scientifically taken, before the starter is built. Freezing solution is run thru the engine to reduce the temperature of the cylinders to 12 below zero. This is the scientific equivalent to leaving the engine outside, for hours, in below-zero weather.

With the oil hard, the engine as stiff as it ever can get, and the crank held in position to prevent reverse action from compression, current is turned into a calibrated motor, and gradually increased, until the fly wheel begins to revolve. At this precise moment the man at the fly wheel signals the man at the indicating instrument, and the exact current required to start the engine is read and recorded. This operation is repeated until

the exact cranking requirements of that particular engine, at every position of the pistons, is positively determined.

Similar tests are then made, to determine the torque necessary to spin the engine at different speeds, after it has been started.

From these readings the torque curve of each engine is plotted, and Wagner engineers have the exact knowledge that enables them to build a Wagner Starter to meet that car's every requirement, plus sufficient overage for any emergency. Anything more than that is over-weight, over-drain on the battery, and an unnecessary use of power that belongs to the engine.

How well Wagner engineers do their work is evidenced by the reputation of all Wagner products. For 23 years the Wagner engineers have specialized on motors, both single-phase and poly-phase, generators, converters, transformers and electrical instruments of precision. They have developed these things to a state of perfection reached by none others.

Engineers with such training could not make a starter that was below the Wagner standard. It would be contrary to the traditions, organization and the habit of the Wagner shops.

When orders now in hand are completed, over one hundred thousand cars in 1914 will have a Wagner Starter that was built to order for them. These cars range from the moderately priced, four cylinder cars up thru the sixes, to high-powered fire trucks. The makers of these cars have provided the very best starter possible to put on their cars. Each starter represents the greatest possible starting efficiency for the car it equips.

Wagner, Quality

If you are interested in starters ask any agent of a Wagner Started car for a demonstration of Wagner efficiency. Also write for our book, "The Starter that is made to order." If you are interested in motors and other Wagner, Quality products, and the Wagner service behind them, confer with the nearest Wagner Branch and Service Station, or write

Wagner, Quality

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Factory Branches with Fully Equipped Service Stations (Boston, New York, Montreal, Philadelphia, Buffalo, Pittsburgh, Cleveland, Cincinnati, Chicago, St. Louis, Kansas City, San Francisco, Los Angeles.)

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The name Wagner on electrical apparatus is equivalent to the Sterling mark on silver



Dealers Who Buy in Winter Are Sure of Profit in Rush Seasons

OUR factory and shipping records show that we have sold and delivered 25% more 1914 Buicks up to now than we did during the same period last year. And 1913 was our banner year. Our dealers know that in spite of our larger production we have so far been unable to supply their demands. Even with our increased output for 1914, it is certain that the same shortage will exist next Spring that was experienced this last Fall, when we were able to ship only about 50% of the orders tendered us.

It is absolutely impossible for the manufacturer of any well established line of automobiles to produce a sufficient number of cars during the months of August, September and October for the Fall trade or March, April and May for the Spring trade. These same manufacturers, however, can and do produce during January, February and March in excess of the demand.

If the dealer is to have the full worth of his automobile contract and get the returns which every automobile manufacturer desires his dealers to enjoy, then he must do as many successful dealers are doing—order cars shipped in January, February and March when they are available. Otherwise he cannot hope to care for the demand in the Spring—the season that returns to him his greatest profits.

Here are the Reasons for the Enormous Demand of Last Fall and the Certainty of Its Repeating Next Spring

The wonderful motor car values given in the 1914 Buick and the satisfaction already given one hundred and fifty thousand Buick owners created this amazing demand. And this demand for Buick cars was not established by chance but upon a continued adherence to a standard for high grade quality, demonstrated by years of service under all conditions.

The powerful Overhead Valve Buick Motor has always been reliable and has given faithful and sure service on roads of all kinds the world over. It may be relied upon to continue to do so, for the 1914 Buick represents our best efforts.

Buick cars sell because of these facts and the dealer who has fortified himself by putting in stock during the Winter months, when they are available, sufficient cars to meet the demand that is sure to come, protects not only his own profits but his customers' interests as well.

That dealer who puts in a stock of Buick automobiles during the Winter months is just as sure of a substantial dividend from his investment as we are sure that the demand for Buick cars is going to exceed the supply next Spring—and be it remembered that a sale does not yield its profit nor satisfy the purchaser until the car is delivered.

To Insure Deliveries Order Now

BUICK MOTOR COMPANY . . . FLINT, MICHIGAN

WHEN BETTER AUTOMOBILES ARE BUILT BUICK WILL BUILD THEM

OPENING AND CLOSING IN "ONE"

(Continued from Page 17)

That night Miss Bingham was moved up one notch and was a hit, but a baseball sketch was forced to take her previous position—yes, I was interested in it—and it died standing up.

In the old days houses that ran three or four shows a day always employed acts known as chasers, and that is what Miss Bingham referred to. Performers who were notoriously uninteresting and were content with small salaries were employed for no other purpose than to chase the people out so that a new audience could be got for the next show. To get a self-confessed chaser nowadays would be ever more difficult than it is to engage an actress for the part of a repulsively ugly woman.

In first-class theaters there is no longer any need for chasers, but there must be acts that cannot be disturbed by the people walking in and out. For this purpose acrobatic or dummy acts—non-talking ones—are used. A bicycle, roller-skating, balancing or juggling act usually leads off. As a finish to the bill a flying-trapeze stunt or a team of contortionists is used. To these people theatrical life is usually not a joy. One of them told me that he had been working behind star acts for eight years and had never got so much as a curtain call. His only amusement had been watching people put on and take off their wraps. But he got a good salary.

It was in the preparation of sketch number eighteen that a fellow newspaper man and myself became producers. We are not now. The word producer sounds mighty important—or, at least, it did to us—but it isn't. The sound was all we got.

Before starting in this enterprise, which we fondly believed could be carried on in a way to make Klaw & Erlanger and Daniel Frohman ashamed of themselves, we figured the details out very carefully. Our capital naturally was somewhat compact in form, but, you see, we could offset that with business acumen. As a basis for calculation we had in mind a sketch that I had sold outright to an actor for \$500. He had employed a supporting cast of three for \$200 and had put the piece on so successfully that he got \$500 a week for it. His profit, less booking fees and traveling expenses, was something like \$225. Wouldn't that make you turn producer? To start with, we had the sketch. Wasn't that \$500, right there? Just as easy as falling off a log.

The night before we were to go to the dramatic agency to engage our cast of four people we spent in reassuring ourselves that all great producers had started simply. Anyway they certainly did not get anywhere without starting.

Producing a Deficit

We found actors a-plenty, but the first ones irritated us considerably by wanting to know who we were and whether we had any standing with the booking office. They made it quite plain that there was little nourishment to be had in rehearsing two weeks for nothing and then being unable to get any regular time for the sketch. Finally we got some bad ones who were willing to take a chance and we set about rehearsing. We directed the rehearsals ourselves!

After two weeks of this, what with standing small touches from our troupe for temporary needs and the hire of the hall, our total bankroll was \$150. We figured on getting \$500 a week for the piece, and as our salary list was \$220 this would make everything come out fine and dandy. It was skimming pretty close to the edge, we admitted to ourselves, but hadn't all big producers started that way?

When all was ready I went to my friend, who had given me the tip about the ball-players, and he got us an opening at a four-day theater in Brooklyn—a combination vaudeville and moving-picture house. The salary for a break-in would be \$125, with ten per cent off for booking—five to the agent and five to the united booking office. That gave the bankroll a decidedly puny look, but the actors agreed to cut so that our salary list would not be more than \$200, a net loss to us of \$87.50 outside of incidental expenses.

The sketch got over well enough to last out the week, but there was nobody running around in circles about it—nobody but us. The question then arose as to where we would get a second week. The producing capital was now down to \$50, and no big

time in sight. So as to give us a chance to polish up the act another picture-house combination finally agreed to try us for a week at \$100, which, of course, meant but \$90 when the fees were taken out.

That act never struck Broadway. On the third week the funds were gone, and, wishing to do the square thing by those who had stuck with us, we gave the sketch to our actors and told them that if they could make enough to live on out of it to go ahead. They could not. At least, things stood that way the last we ever heard of it. Klaw & Erlanger and Frohman never knew the danger to which they had been exposed.

My friend and former partner has made one or two successful productions since then, but at best it is a precarious undertaking. I had to satisfy myself with writing and get my returns from royalties. It is not so profitable, maybe, but I get lots more sleep.

In vaudeville authors' royalties are not usually paid on a percentage basis. The writer gets a fixed sum each week, generally between \$25 and \$50. How does an author know he will get his money? I've often been asked that. He doesn't know. The writer must depend entirely upon the honesty of the person who takes his work.

That question is usually prompted by a general belief that stage people—actors and actresses, I mean—are improvident and careless about their financial obligations. Where that belief originated I do not know, but it is not well founded. Personally I have found theatrical folk absolutely honest and prompt in all matters of business. In several years of dealings I have never lost one cent on them or had one of them break his or her word. Others whose dealings have been more extensive than mine tell me their experience has been the same.

A Vaudeville Exchange

It has been said that every man or woman who attends the theater has written or started to write a play at some time in his or her life. Among the patrons of vaudeville that is even more true. They each have from eight to ten ideas scattered around in their pockets and desk drawers constantly. The managers of the various theaters receive from fifty to one hundred letters a week from people who have great ideas but don't know what to do with them. The vaudeville patrons have never been able to understand, it seems, that the manager of a theater, in a majority of cases, has nothing whatever to do with the production of acts at his house, except in the capacity of censor.

The acts are prepared outside, placed in the hands of an agent and taken to the booking offices to be sold. They are given a try-out in some small four-day theater, as in the case of our number eighteen, and if found acceptable are considered for booking on the big time. Houses that give two shows a day and get as much as one dollar for the best seats are big time. Those that do not charge more than twenty-five cents admission and give three or four shows a day are small time.

Every big-time theater in the country has a booking representative in New York, where he can look over the large field and select the best attractions. He has to know the class of people that patronize his house and must exercise great judgment in catering to their likes and dislikes. An act that will go big in Toledo, for instance, might fall flat in Detroit. To keep a gauge on how the attractions are going, every house manager in the country has to turn in a weekly report on each act on his bill. That is practically all he has to do, so far as the booking is concerned.

The united booking office, where all of the booking representatives have seats, is a big clearing house for vaudeville. I have always thought it should have been called the vaudeville exchange. It is here that the agents, who represent the attractions, and the booking men, who represent the houses, gather daily and arrange attractions for more than two hundred theaters. There is an open floor on which the agents are permitted to offer their wares in a way very similar to the sale of stocks in the stock market.

It is frequently the case that eight or ten houses want the same act the same week. This difficulty is met by what is known as the slip system. If a theater in Detroit wants Doe & Roe, comedians, the representative of that house writes the name of

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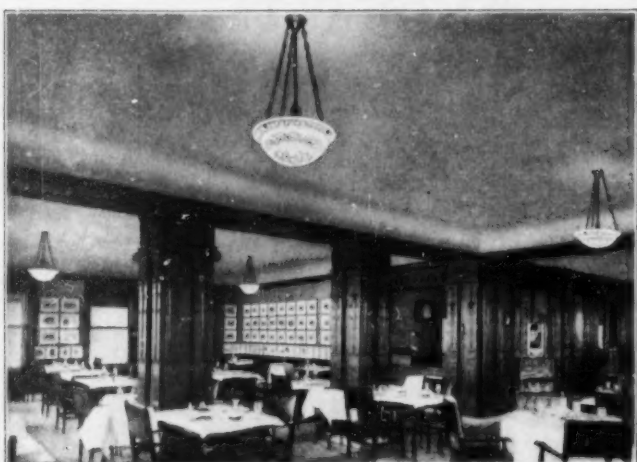
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the act and the time he wants it on a pink slip and drops it into a big box. The time of deposit also is stamped on the slip. There may be several slips in for this act, but the time-stamp decides what house gets it unless an exchange is agreed upon.

When a slip fails to get the act the booking man who has counted on it has to do some hustling to get something else in its place. This keeps the floor in a constant hubbub.

The booking office, as it is now run, is comparatively a new institution. The possibilities of such an organization for the big-time theaters were foreseen by three men who own, perhaps, fifty per cent of the higher-class vaudeville theaters in the East. There was a crying necessity for a system by which attractions could be distributed intelligently, so as to keep all the houses going simultaneously.

The actor often kicks at paying the five-per-cent commission for booking, but this is because he does not stop to realize what that fee has done for his profession. Twenty years ago, when the performers had to depend on their own efforts or their agents' for booking—there was no central exchange then—it was impossible to get a continuous route covering more than six weeks. Frequently at the end of a week they had to book by telegraph, and it was not uncommon to make a jump from New York to Kansas City and from there to San Francisco. In fact Kansas City at that time was the only city between Chicago and San Francisco that could boast of a big-time vaudeville theater. Nowadays the theaters are so arranged in strings or circuits, thanks to perfect organization, than an act can play forty consecutive weeks in the East alone. These routes are arranged entirely by the united booking office, which operates as far west as Chicago. From there the Orpheum Circuit, a cooperative branch, takes up the acts and can book them for thirty to forty weeks on a route that extends to the Pacific Coast and back, with a loss of only two or three weeks occasioned by long jumps.

Paying High for Attractions

This does not take into consideration other circuits, such as the Loew, the Sullivan-Considine and the Pantages, which are considered "small big-time." They do not affiliate with the united booking office, but in a way are modeled after it.

The organization of these many circuits has made it possible for an attraction to get four or five years of employment before it has fully outlived its usefulness as a paying piece of property. A successful one-act play enjoys a much longer run in vaudeville than a regular play does in the house of legitimate drama.

The solution of the booking problem has made possible the opening of hundreds of theaters in the smaller cities. A consequent competition for good attractions has lifted the salaries of the performers nearly fifty per cent in the past fifteen years.

Twenty years ago Weber & Fields signed a contract with the manager of a house in Boston to play a week's engagement for \$30. Of course they were just starting out then, but an act that is good enough to play at all now gets no less than \$100.

"How many times did you have to go on every day for that money?" I asked Joe Weber, who is now rich.

"That was before the day of moving pictures," he replied; "but we came about as near to running like a reel of films as anything they've shown me since. We couldn't keep count."

Roger Brothers, a once-famous team that was broken up by the death of the older brother, boasted of a contract that they had signed about twenty years ago which called for six weeks' work at a salary of \$60 for the team. Today, with the ability they had then, either of these teams would receive in the neighborhood of \$350. All of which has been brought about by intelligent organization.

The cost of a good, average vaudeville bill is around \$3500. I have one made up of eight acts, which figures: Acrobats, \$300; three acts in "one," \$1000; two sketches, \$1000; headliner—singing comedienne—\$800; bicycle act, \$250. Total \$3350. To this can be added the cost of a reel of moving pictures and the orchestra, which is pretty close to \$400.

Taking it all round the vaudeville game is a fascinating one to play. If you feel like taking a hand, the door is wide open. At the same time I should advise you to hold on to your regular job when you start.

THE MAN with the \$10,000 appetite says:

"TALK about your champagne suppers. Bah! you would-be epicures of the effete and cotton-wool tribes that infest the regions of dollar chasing! You'll never know you're alive till you drop down here and spend a few days with us rubes for whom you lie awake nights, stacking the cards for the next deal when pumpkins are ripe. A few days with Dame Nature and you would realize what we sturdy pioneers are doing for the betterment of the coming generation and you might return to your dingy urban quarters and start in to practice the Golden Rule."

Farmer Bill is a home-steader with a smile for adversity and a disposition that finds the silver lining to every cloud.

"One of my horses just lay down and quit breathing one day, but that left more hay for the other two," says he. "No great loss without some small gain—that horse meat made fine feed for the chickens and they soon commenced laying."

"You can't pick silver dollars off the sagebrush," he opines, "yet underneath the virgin soil contains twenty-dollar gold pieces, if you go after them in the proper way."

Here's a man who quit the city for the great out-of-doors of the prairies, and if he didn't find any of those twenty-dollar gold pieces at first, he did locate a lot of health and contentment—and the dollars are coming.

Read his optimistic philosophy and you'll be cheered up in spite of yourself—and maybe you'll find the inspiration to follow in his footsteps.

THE STORY

Grit and a Grub Hoe

is one of the features in next week's issue of

The COUNTRY GENTLEMAN

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Immense Production Brings New Prices for 1914

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Practically all makes of cars are large users of Gabriel Snubbers.

Standard Factory Equipment
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Half above prices per pair.

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Ask the Engineering Department of the maker of your car for their opinion of Gabriel Snubbers. We are willing to leave it to their judgment, as they have tested Snubbers and know their merits.

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GABRIEL Snubbers are the acknowledged standard equipment for making cars ride easy, reducing their upkeep expense and increasing their length of service. We believe more 1914 cars will be fitted with Gabriel Snubbers than any other shock-preventing device.

Quantity buying has reduced our cost of materials. Immense production has cut down our manufacturing costs. We now share this saving with our customers in our 1914 prices.

Snubbers could not be made any better, even if we charged you \$50 per set; and our guarantee is just the same. It is backed by nine years of success in making automobile equipment.

Furthermore, no manufacturer once adopting Gabriel Snubbers has ever given them up. That speaks volumes for their service under all conditions.

Snubbers allow the springs to work naturally on the *closing* movement, but retard both *abrupt* and *excessive* expansion. Thus they prevent the snappy rebound that jars passengers and mechanism, and causes spring breakage; and they put a stop to the excessive up-and-down movement that bounces passengers from the seat.

Snubbers prevent the car body from coming down *too hard*, by keeping it from going up *too high* in the first place. And they do not rattle nor require any adjustment.

Stop and think of the actual saving in dollars and cents. Think of the repair bills directly traceable to jolts and jars on mechanism, lighting and starting equipment; think of the saving on tires by keeping the wheels from bouncing off the road; think of the saving on brakes, tires, mechanism and gasoline by not having to slow down or shift gears at every rough place. Then think of the thousands of miles more service a car will give when protected by Snubbers.

Further Details in Booklet, sent on Request

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SAFETY FIRST

Lower Prices First

Just when motorists could benefit most we announced reduced prices on all kinds of Goodrich Unit Molded Tires, including the famous all-year around Goodrich Safety Treads.

Tire users appreciate the immediate saving and continuous benefit afforded them.

Goodrich

(From the Detroit Journal, April 5, 1913)

Tire Users Pleased Over the Announcement of Reduction in Prices

Goodrich Company Causes Much Favorable Comment Because They Have Made Lower Prices on Tires Possible

Owners of pleasure cars and motor trucks will welcome the joyous tidings from Akron, Ohio. The Goodrich Tire Company is responsible for the joy. Its new price announcement, coming as it does from so dominant a factor in the tire field, has led to speculation as to whether other tire companies will follow the Goodrich lead.

"No explanation or reasons why are

given in the announcement," said a prominent tire man. "But with crude rubber selling at a somewhat lower figure than that prevailing for a year or more past, and the constant devising and application of new higher efficiency methods of tire manufacture, the reduced Goodrich tire prices are but a natural outcome."

"This instance shows the willingness of a great corporation to give the buying public the benefits derived from changed and improved conditions."

"We understand that the reduction better the present price to the user 5 per cent. This, coupled with the reduction first put in effect by the same company nearly a year ago, enables the purchase of tires by the user now at a material saving over prices prevailing prior to April of last year."

"Safety First" is now the slogan with car owners and drivers.

Goodrich experience, Goodrich knowledge, Goodrich skill and Goodrich methods have put "Safety First" in every thread of fabric and every atom of rubber that goes into the manufacture of Goodrich Unit Molded Tires.

Safety Tread Tires

(From the Chicago Evening Post, Nov. 28, 1913)

Goodrich Tire Sales Big

AKRON, Nov. 28.—Telegraphic reports from all parts of the country state that following the announcement of the makers of the Goodrich tires, that beginning November 24, an average price reduction of 15 per cent would become effective, motorists have been keen to take advantage of the liberal saving thus afforded.

The reduction is the direct result of the lowering in cost of the crude rubber, as recent quotations on the rubber market have indicated, augmented by the economies that greatly increased output and the Goodrich factory, the largest in the world devoted to the manufacture of rubber products, have made possible.

This is not the first time the Goodrich Company has given tire users the immediate benefit of any savings that

were made in producing cost. In fact, the Goodrich Company has always been the pacemaker for the tire industry.

The lower price announcement, following hot on the heels of the Goodrich "Safety First" movement, caused a local wit to remark that the Goodrich "Safety First" idea must apply to pocketbook as well as to safe travel in machines.

In these days of high cost of living, or the cost of high living, a reduction in the expense of car maintenance meant a real Thanksgiving for motorists so close to Christmas. It is expected that the Goodrich Company will continue to be well rewarded by the patronage of grateful motorists for lowering prices at the first possible moment, and without having to sacrifice quality to meet the low prices the Goodrich vast scale production makes possible.

Lower Prices on the Accepted Standard Non-Skid and Smooth Tread Tires

Size	Smooth Tread Prices	Safety Tread Prices	Size	Smooth Tread Prices	Safety Tread Prices
30 x 3	\$11.70	\$12.65	34 x 4½	\$33.00	\$35.00
30 x 3½	15.75	17.00	35 x 4½	34.00	36.05
32 x 3½	16.75	18.10	36 x 4½	35.00	37.10
33 x 4	23.55	25.25	37 x 5	41.95	44.45
34 x 4	24.35	26.05	38 x 5½	54.00	57.30

Dealers almost everywhere have Goodrich Tires in stock, or can get them for you from one of our branches or depots.

The B. F. Goodrich Company

Factories: Akron, Ohio

Branches in All Principal Cities

There is nothing in Goodrich Advertising that isn't in Goodrich Goods



AUTOBIOGRAPHY OF A HAPPY WOMAN

(Continued from Page 19)

I nursed my cousin through that illness and saw her off for the sanatorium with her deeply grieved and attentive husband. Then I went to bed myself with a high fever, a cough, and the upper half of one lung badly affected. I forget what they called it—pneumonia or congestion. It does not much matter. It was just a desperate sickness of the game called life; and finding my cousin also in a cul-de-sac, up against a blind wall like myself, had a curious effect on me.

As this is the last place my cousin will come into this narrative I may as well finish with her case. Three years later, when there was no one in the house to force the buying of the coal and to see that she had medical care, she had another attack of pneumonia—swift and severe. I happened to be East and received a telegram saying: "My beloved and darling wife passed away this morning."

As my cousin had told me how she wished some small property arranged, I took the first train and was in the house in five hours. The words that greeted me were:

"You need not have come! I would have seen that her property went to her relatives."

"You need not distress yourself about her property," I retorted. "I have my cousin's will; and as it does not leave so much as a hairpin to you or myself we need not create a scene over her dead body!"

I was longing to take him by the throat, to flay him alive, to expose his lifelong villainies. A look of fear went over his face. He began sucking his breath through his lips; and I never hear man or woman do that but I look down to see the hawk's-talon fingers of the miser. His hands were literally crippled with clutching so.

"Come upstairs with me," I said. "I want to carry out what she wished me to do."

The Last Letter

We searched her desk, her papers, the magazines on the table at the head of the bed, for the letter of last instructions she had always told me she would write. Then I called in the maid.

"Tell me exactly how my cousin died," I said.

She gave a terrified look at the evil old man, now bent over, trembling, clutching and unclutching the clawlike fingernails in the palms of his hands.

"Go on!" I ordered. "Don't mind Mr. Blank! I'm after the truth!"

"She took sick, m'am, three days ago," began the girl hurriedly. "I sent for the doctor, as you told me to do whenever she was sick. The doctor ordered a nurse—"

"I couldn't get the nurse ordered by Doctor Arnoldy," broke in the old man, beginning to weep and whimper.

"I sat up with her the first two nights, m'am! Then I think she wanted me to leave the room so she could write the letter to you—"

"What letter?"

The old man was now bent across the brass bar at the foot of the bed, trembling so he could scarcely stand.

"I know nothing about it," he sobbed.

"She must have gone out of her head with the fever," went on the girl. "I heard her walk across the floor to the table where the ice-water pitcher stood. There was a crash—she must have tripped. We lifted her up from the floor. Her mind was wandering—she kept calling and calling the names of yez all. We laid her back on the bed, and—and"—the girl began crying hysterically—"when I came back from calling him—she was dead!"

The guilty old creature had fled down the stairs to the library, where I heard him tramping up and down like a caged jungle beast, raving and railing, and calling terms of endearment to his dead wife.

The maid and I began a search for that letter. I went over the desk and papers and the magazines on the table at the head of the bed again. In the end we found it, hidden between the pillowslip and the pillow; evidently to be posted by stealth when he was not looking—the saddest letter that ever I have read. It asked that my mother and a favorite sister of mine should come and be with her at the end. Then it

gave me directions. On no account was I to stir up a scandal by exposing him—not for her sake, but for the sake of the innocent victims to whom, it came out afterward, she had ministered with money all her life; but I was not to leave so much as a hairpin of her possessions in the house of this evil old man.

I was trembling when I finished reading the letter. So this was what many a deluded girl and many a deluded mother and not a few muddy-headed dramatists and writers regarded as the easiest way. The easiest way! I buried my face in the pillow—and laughed because I dared not weep.

So this was the house of the richest man in the city—of the richest man in the state—to whom philanthropies and charities and churches came begging with slathering flattery! Why, when my cousin married that man she was cut dead for years by women who had angled for him for their daughters; and he had been sued for breach of promise, and the claimant had received heavy damages. The easiest way!

An Unpleasant Quarter-Hour

I wish every girl who has that idea of the easiest way had been with me in that house for the next three days. The easiest way! I must not disinter the old scandals that would smirch the innocent; but I would see that he did not have the easiest way for the few days I was to be in the house! I heard the hall clock chiming noon. The servant was softly tapping the luncheon gong when I started downstairs.

He must have heard me coming, for he fled from the library to the dining room, where I suppose he thought the servant serving luncheon would restrain my speech. It did not. I saw him squirm and glance at me from his place with eyes of searching terror. What had her letter told? He held me off by saying an extraordinarily long grace. Then he detained the servant over the soup, over the fish, over a dozen fool-trifles.

"You can go, Louie," I said.

Then I rose and went round to where he was sitting. He was trembling; and the trembling of guilty old age has something hideously pathetic in it. Though I loathed him I could not help but pity this withered old aspen leaf, trembling on a rotten stem; but the pity did not stop me. I leaned over and took him by the shoulder with a grasp that was almost a stranglehold; and I bent down to put it right into his ear, so that he could never pretend even to himself that his deafness had not heard.

"I want to read this letter to you," I said very slowly and distinctly.

"Don't! Don't!" he pleaded as if to fend me off.

Slowly, word by word, I read that sad farewell letter—the more damning in its indictment because it did not utter an accusation, but only endeavored to shield him from the disgrace of his own deeds.

He had covered his face with his hands when I began to read, and I saw he was trembling. I bent the closer and read the clearer. When I finished he was sobbing.

"You had better go up to your bed," I said.

And I sat down alone in the desolate house of the richest man in a rich city—of the richest man in a rich state. So this was the easiest way! I could stomach none of its dainties; nor could I find any of the ease of the way. I have passed through some desperately hard places in the earning of a living, but none so hard and long as the thirty years of this dead woman's easiest way.

To go back to the story—where I lay in a high fever, with a cough and half of one lung badly affected, while my cousin and her loving husband went off to the sanatorium—finding my cousin in the same cul-de-sac as myself had a curious effect on me. Her case was so much more terrible than mine, so much more desperate and hopeless, that the whole situation gave me a sort of reckless fever. If I had only a few more years to live, by jingo, I would fill them full! I would rush life like a halfback on a football field; and if I had to die I would go down spinning, not whining!

It is wonderful what a world of kinship suffering unlocks, which otherwise would



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We do not think it will be possible for you to suggest to yourself any sense in which the beauty and luxury of Cadillac Enclosed Cars could be heightened.

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In the deep, soft upholstering, the superb, velvety riding qualities, the quiet, powerful, smooth running engine, the dependable Cadillac Delco electrical cranking device, the electric lights, together with the infinite care manifested in perfecting every minute detail, a degree of luxury is attained which leaves nothing more to be desired—nothing more to be obtained.

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Standard Limousine, seven passenger	\$3250
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AGENCY DIVISION, BOX 200

THE SATURDAY EVENING POST, PHILADELPHIA, PENNA.

have remained behind locked doors. After Doctor Arnoldy had gone thoroughly over me, he sat down and began idly skimming through Marie Bashkirtseff's Memories and a new brochure by Nietzsche, which happened to be lying on the little table that stood beside my bed.

"Like this kind of thing?" he asked.

"It isn't a case of liking or disliking. When I read I want to get hold of truth that can't be shot through—I want a guide to life."

"When you find it loan it to me, will you?" he laughed. "I've been looking for that same thing for fifty years; and, like Browning, I've only been able to grasp at the garment's hem—I've never really got a good look at the lady's face." He sat looking at me. "What made you come to this house?" he asked.

"The doctor ordered me to come East and rest."

"Rest—yes; but did he know you were coming to a house where your cousin is in the incipient stage of a chronic tuberculosis?"

"I didn't know that myself! I thought it more than likely that she had weak lungs, as we all have."

"Yes; but in the case of a woman over fifty it may be slow. She may, with care, last for years. The same with you, at your age and in your highly strung condition—might go quick as that!" He snapped his fingers.

"Look here, doctor, if I have only a short time I am going to rush it! I'm going to jump at life—"

"Bully for you!" he burst out. "You couldn't do anything better calculated to keep you alive and kicking—only you must be out of this house on the quick! If anything happened to you here it would break your cousin's heart. She would blame her condition for your death. You are not in so bad a fix," he continued. "You have an even running chance—"

I sat bolt upright in bed.

"Have—I—an even—chance?" I asked.

"You bet you have! But you must do one of two things: either go abroad, or go back to the high, dry Western plains and all the year round—forty below or ninety in the shade, day and night, summer and winter—live an outdoor life, with some occupation that will take up every moment of your thoughts and keep you from worrying about your health, or anything else for that matter. Won't the old man put up the money to send you abroad?"

The Long Way Home

I laughed out; but I did not tell him it was hard enough to induce the old man to put up money for the winter's coal. Nor did I tell him that of my four-years' savings less than ten dollars remained, though I still had the return ticket.

"Only remember this," he warned as he was leaving: "You have to chase the cure joyously—no tears; no dances; no night concerts—no anything where other people are assembled and you breathe vitiated air! And remember," he called back from the door—"no back thoughts; no dumps; no doldrums; no peevish self-pity! That will dump you as far back in a week as the fresh air will hoist you ahead in a month."

After the doctor's departure I sprang out of bed, though the room reeled round and a leaden, stifling nausea rested on my chest. I took a strychnine tablet and some port wine, and sat down on the edge of the bed until the room stopped running round in blurred circles. When I felt better I dressed and took a four-mile walk uphill until I was knock-kneed with fatigue; then I took the car back.

That night I asked the maid to help me get my trunk out of the storeroom. In the bottom of the trunk was a perfect library of books on how to write English—March's huge tome of six hundred pages; Crabb's Synonymes and the rest—some twenty volumes in all. I had not wanted to spend my summer in enforced idleness, and had brought them along for surreptitious study. How trivial and picayune and absurdly piddling and far away from reality they looked in the face of this impending thing called Death that had so suddenly loomed across my path!

What did it matter whether we said shall or will, begin or commence; whether we split our infinitives or duplicated our ofs, or mixed our tenses, or ruptured our plurals, or stood the whole English language on its head—so that we expressed what we meant and lived our lives, and stood for plus?

I fingered the pages curiously where I had marked this, that and the other rule. Why did college lore feed us on such sawdust and shavings when what we wanted—all of us—was not rule-mongering on formalities, but the life beneath the forms; life, more life, knowledge of how to live?

Was not language always like the molten metal flowing from the blast furnace to take form in the mould of the thought behind it? If the fires burned hot enough and melted the hard metal to fluid fire, would not language always find its form best by the heat of the fires melting it to a living fluid? I dumped the whole cargo of books—except old Crabb's Synonymes and a dictionary—into a big telescope suitcase.

Between the books, packed in excelsior, had been some old brass and silver candlesticks and bric-a-brac—heirlooms of European families that had lost their fortunes in the West—which I had picked up at a trifle in an auction room, intending to have them cleaned as a present for my cousin. These I dumped into the suitcase with the books.

Then I rang up a messenger boy to carry the lot down to a pawnshop on the East Side. On the books, for which I had paid two or three dollars each, I realized about ten or fifteen cents apiece; and, as the episode marked a revolution in my own attitude toward education, I think I realized more than they were worth in the sum total of life. On the old corroded heirlooms, for which I had paid only a few cents, I realized almost twenty dollars—so does real life at the very outset transmute our schoolish values! I went out of the pawnshop about twenty pounds lighter and over twenty dollars richer.

By taking the midnight train and traveling two nights and one day I could make ten dollars and the return ticket cover my train journey. That left over ten dollars. Was it wanton extravagance or foolish-headedness? I do not know; but life up to the present had been made a very joyous thing to me by good pals.

If all the doctor could hold out to me was an even chance—if I might really go out like a snap of the fingers—I wanted them to have something by which to remember me. If I did not go out like a snap of the fingers I could easily earn money—earning money had never troubled me; so I went across the street and bought each friend some insignificant trifle.

I took the midnight train for the Western plains—the long way home—the longest, hardest way I had yet traveled in life; for it was three years before I could call myself well. It was on the train that I met the greatest danger that can assail the life of a wage-earning girl.

Editor's Note—This is the fifth article in a series giving the Autobiography of a Happy Woman. The sixth will appear in two weeks.

Blasted Tunnels

THAT it will take less time and probably cost less money to drive two tunnels through a mountain than to drive one is the decision of engineers who have been preparing plans for driving a tunnel in the Rockies for a great railroad. Accordingly the two tunnels will be blasted out through the solid rock; and then, after the work is done, one tunnel will be abandoned, except as it can be utilized to help ventilate the other.

The established practice in tunnel driving is to blast out a small, narrow passageway, called a heading, straight ahead as fast as possible, and the daily gain in yards can be counted on the fingers of the boss—and sometimes the boss lacks a few of the normal number of fingers.

Later the rock is blasted out above or below or around this heading, to give the tunnel its full size. In most long tunnels the rock is blasted out above and on the sides of this heading; but various methods are followed and the differences are much more important than would appear.

In this railroad tunnel the usual heading will be driven through the mountain, but the main tunnel, which will eventually accommodate two tracks, will be located beside it, a few feet away. Side passages will be driven at short distances, to the side of the big tunnel, and from every one of the side passages a gang of men may work at blasting out the main tunnel.

In this way many gangs can work at one time, and trouble with bad material at any point will not interfere with progress anywhere else along the line.

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On account of the great number of Johns-Manville Service branches, the Jones Speedometer is as conveniently kept in repair as your watch.

The Jones Speedometer, with its scientifically correct centrifugal principle, was added to the Johns-Manville list of automobile accessories because, after repeated tests, our engineers declared it to be the most dependable speedometer.

The invention of Joseph W. Jones made it possible for the car owner to install a speedometer that is not affected by temperature, vibration, or magnetic influences—and that gives correct readings at all speeds.

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1003 Farnam Street
PHILADELPHIA, PA.
21, 23 and 25 N. Second Street
PITTSBURGH, PA.
100-102 Wood Street
PORTLAND, OREGON
22 Front Street
ROCHESTER, N. Y.
521 Chamber of Com.
ST. LOUIS, MO.
501-505 N. Third Street
ST. PAUL, MINN.
615 Ryan Annex
SALT LAKE CITY, UTAH
306 Dooly Block
SAN FRANCISCO, CAL.
Second and Howard Streets
SEATTLE, WASH.
1020 First Avenue, So.
SYRACUSE, N. Y.
344 Gurney Building
TOLEDO, O.
1014 Grand Street
WASHINGTON, D. C.
304 Union Trust Bldg.
WILKES-BARRE, PA.
Coal Exchange Bldg.
YOUNGSTOWN, O.
502 Stambaugh Bldg.
THE CANADIAN
H. W. JOHNS-MANVILLE CO., LTD.
MONTREAL, QUE.
450-452 St. James St.
TORONTO, ONT.
19 Front Street, East
VANCOUVER, B. C.
511 Winch Building
WINNIPEG, MAN.
92 Arthur Street

This list is being steadily increased

DELCO

ELECTRIC CRANKING LIGHTING IGNITION

A Delco Equipped Car Has Won the World's Greatest Automobile Honors

An American motor car equipped with the Delco Electric Cranking, Lighting and Ignition System has been awarded the famous Dewar Trophy by the Royal Automobile Club of England.

The Delco system itself did not win this highly prized trophy, but it was so severely tested in the trials, and the record it made was so remarkable that some facts regarding it are bound to be of interest to motor car owners.

The trials that determined the award of the Dewar Trophy involved driving 1,000 miles over all sorts of roads at an average speed of 19.5 miles an hour. *This is somewhat misleading, however, as an exceptionally high rear axle gear ratio was used throughout the trial and the actual speed at which the electric generator was driven was the equivalent of only 13.2 miles per hour with a standard rear axle.*

During the entire trial which lasted 66 hours and 17 minutes, or more than three days and two nights, all electric lights were burned continuously.

Actual driving time, however, was only 51 hours. For over 15 hours all lamps were burned while no current was being generated. The cranking device was used 130 times; an average of once every 30 minutes during the entire 66 hours.

And at the end of the trial the batteries were still sufficiently charged to crank the engine 1,000 compressions

and burn the side, tail and speedometer lights 20 additional hours.

In other words, in spite of the heavy and continuous drain on the batteries for over 66 hours, while the generator was being run at unusually low speed for only 51 hours, the battery was still well charged at the end of the trial.

Another very gratifying phrase of the Committee's report is found in the statement that—**"IT WAS OBSERVED AND NOTED THAT THE IGNITION WAS PERFECT THROUGHOUT THE TRIAL."**

And yet while this entire performance of the Delco equipment is very wonderful, it is not at all surprising to drivers of Delco equipped cars.

More than 75,000 automobile owners are duplicating, day after day in their own driving the experiences of the Royal Automobile Club Committee.



\$1275
Complete

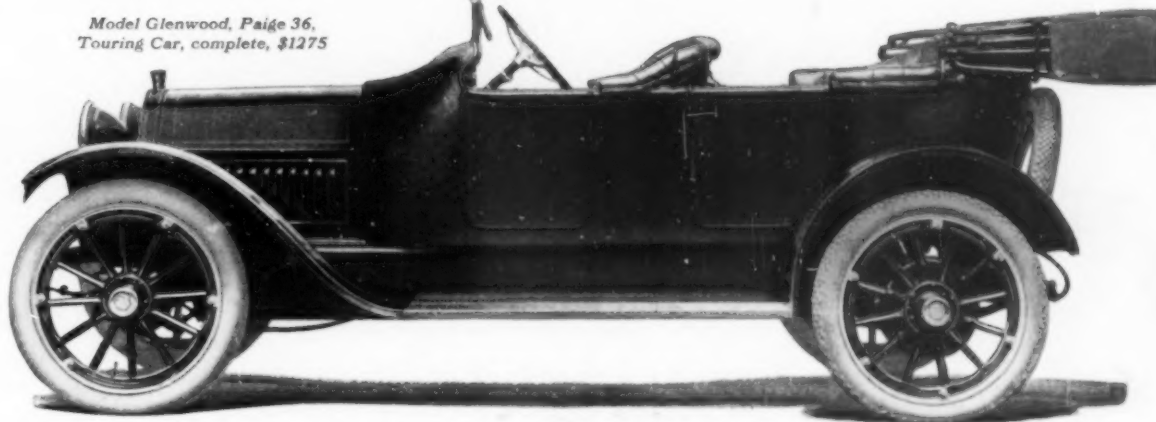
PAIGE 36

\$1275
Complete

Mechanically a Marvelous Motor Car

For 1914, This Famous Car Surpasses Its Former Triumphs

*Model Glenwood, Paige 36.
Touring Car, complete, \$1275*



THE sensational triumph of the Paige exhibit at last year's New York and Chicago Shows will be eclipsed by the Paige exhibits at the shows this year.

You may remember how, last year at this time, the "wise ones" were saying that the Paige Company couldn't possibly continue the 36 at \$1275. There'll be no talk like that at the 1914 shows. We not only *have* continued the Paige 36 at that low price throughout the year—unable to fill one-third the demand for this remarkable car—but we have *added still more value* to it from time to time until now at the opening of the new year the 36 is even *further* ahead of its competitors than the 36 of a year ago was.

The Five Facts briefly stated herein tell you why this CAN BE and IS SO.

At \$1275, the Paige 36 stands distinctly *underpriced*. This is not *luck*. It is based on economic conditions.

Here are the five fundamental facts which bring to you *high value at a low price*:

FIRST FACT—Small capitalization. And the Paige Company seeks nothing more than moderate dividends on this small capitalization. Every dollar earned above these moderate dividends *goes back into the car*. You can prove this yourself. Compare the 1914 Paige with the 1913 Paige. Compare the 1913 model with the 1912. The proof is *clear*.

SECOND FACT—No preferred stock. No deferred dividends accumulating if it does not seem advisable to pay dividends. The Paige Company's capital is all *genuine*. No "patents, good will and valuable trade names" to pay dividends on.

PAIGE 25—\$975

The Paige "25", 110-inch wheel base, equipped with electric starting and lighting equipment, is just as remarkably priced at \$975. Two models, 5-passenger touring car and 3-passenger roadster. Either model without the electric equipment \$900.

THIRD FACT—Not a dollar's worth of bonded indebtedness to add to the cost of the Paige car. The Paige Company carries *no financial load*. It is *financially free and independent*.

FOURTH FACT—Our investigations show that we operate at the *lowest "overhead" expense*. How? By simplicity and economy in management. By good old-fashioned *Hard Work*. No branches. Absolutely modern factory equipment. Our great new factory is the very last word in automobile plants.

FIFTH FACT—By sufficiently large production—13,500 cars for 1914—coupled with financial strength and highest credit, to earn lowest prices on all materials and parts, and to *command* the best.

These then are reasons WHY the Paige Company CAN and DOES build and sell such superior motor cars at such reasonable prices.

See the new Paige 36 at the shows or at your dealer's.

Here is a summary of this remarkable car. Read it carefully. Compare its values with *any other car* you know.

Features of Design, Construction and Equipment

A really big, roomy car: 116-inch wheel base; left side drive and center control; powerful, quiet, long stroke 4x5-inch Paige motor, unit power plant; silent chain drive for cam shaft, pump and generator; perfect and smokeless lubrication; gasoline supply carried under shroud dash, with short straight feed from tank to carburetor; multiple disc cork insert clutch; aluminum castings for strength and light weight; extra-deep radiator and extra-large fan and water jackets; crowned fenders; deep tilted 10-inch cushions and a score of other features of design and construction.

Paige "36" equipment, in every detail, from starter to tail-lamp, is all of the highest class. It includes the Gray & Davis large unit electric starting and lighting system; ventilating windshield built into body, silk mohair top, tan lined; jiffy curtains; Stewart revolving dial speedometer; 12-inch electric head lights; 5 demountable rims; Goodyear, Goodrich or Diamond tires, with non-skid in rear; Bosch magneto; adjustable foot rail; nickel robe rail; extra tire irons; license brackets; electric horn, pump, jack, tools, tire repair outfit, etc., complete.

Touring car \$1275, 3-passenger roadster \$1275, 2-passenger speedster \$1275, 4-passenger coupe \$1850, 5-passenger Sedan \$1950, limousine \$2250.

Write for complete information to the Paige Company
if you don't know the Paige dealer nearest you.

PAIGE-DETROIT MOTOR CAR CO.
265 Twenty-first Street
DETROIT, MICHIGAN

COLGATE'S COMFORTS



From a copyrighted photograph

Out of Doors in Winter Time

Jolly hours in the frosty air, the glow of winter's fun, are often followed by roughened cheeks, chapped hands and other reminders of exposure. There is pleasant protection in Colgate Comforts. Simple precautions will avoid these drawbacks to wholesome pleasure.

Colgate's Talc Powder

Delightfully soothing, with just the right proportion of boric acid and other sanative ingredients to make it absolutely safe for you and your children. You have your choice of six perfumes and unscented.

Colgate's Cold Cream

Another winter necessity—a genuine safeguard to the skin and a good partner to our Talc. One professional masseuse writes: "Rub the cold cream into face and hands before applying the Talc. It gives a smooth and effective support to the powder."

Colgate's Ribbon Dental Cream

Used all the year 'round fortifies your health by keeping the teeth clean and sound. Use it twice a day.

COLGATE & CO., New York, Established 1806



—and be sure to use Cashmere Bouquet Soap, a most luxurious toilet requisite.



Good Teeth
Good Health



Cleanliness
Comfort
Charm